34.305
CH
v.23

THE UNIVERSITY
OF ILLINOIS
LIBRARY
334.305
CH
v.23

UNIVERSITY OF ILLINOIS LIBRARY

APR 26 1919

334.305
CH
v.23

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXIII Crawfordsville, Indiana, January, 1918 **No. 1**

OFFICIAL PROCLAMATION

Relative to the Election of Supreme Representatives

To the Officers and Members of the Tribe of Ben-Hur, Greeting:

The Supreme Tribe of Ben-Hur will hold its Eleventh regular session in the city of Crawfordsville, Indiana, beginning on Tuesday, June 4, 1918, at 10 o'clock a. m.

The Supreme Tribe of Ben-Hur is composed of its accredited representatives, who may be duly elected in accordance with the Laws of the Order, the members of standing, or special committees and the Supreme Officers, as provided by the Constitution and Laws of the Order.

Each Court shall, on or before February 15, 1918, nominate from among the duly commissioned Past Chiefs candidates for Supreme Representatives, and the names must be certified to by the Chief and Scribe, under seal of the Court, upon the blanks furnished by the Supreme Tribe, and such reports must be in the hands of the Supreme Scribe not later than the first day of March, 1918.

A Deputy who holds a contract with the Supreme Tribe of Ben-Hur and receives compensation for field work will not be eligible to the office of Supreme Representative.

None but Past Chiefs, duly commissioned, and who are beneficial members in good standing, are eligible to the office of Supreme Representative.

For the information of the membership, the Sections of the Law relative to the mode of nominating and electing Supreme Representatives are published elsewhere in this issue of The Chariot. The Executive Committee will apportion the various States and Jurisdictions into Districts, and allot the number of Representatives and Alternates to which each State or Jurisdiction shall be entitled, together with a description of the boundaries of each District, as provided by the Laws of the Order, and a printed list of the nominees for Representatives will be sent to the Scribe of each Court in the Jurisdiction to which said Court belongs, which list shall be read at a regular or special session of the Court, at the first meeting after the printed list is received from the Supreme Scribe.

Fraternally in T. B. H.,

(Seal.)

R. H. Gerard.
Supreme Chief

Attest:

Jno. C. Snyder
Supreme Scribe

Extracts From Laws

We give herewith some extracts from the General Laws of the Order which will inform our members regarding the proper procedure for the nomination and election of Supreme Representatives for the Eleventh Regular Session of the Supreme Tribe of Ben-Hur, June 4, 1918.

"Regular Meetings.

"Section 1. The regular meetings of the Supreme Tribe of Ben-Hur shall be held in the City of Crawfordsville, Ind., on the first Tuesday of June, biennially, and may adjourn from day to day until the business for which it was called together has been completed, unless otherwise ordered, in accordance with the laws of the Order.

"Mode of Election.

"Section 4. The membership of each State, Territory or Jurisdiction shall be represented at each regular or special meeting of the Supreme Tribe in the following manner, to-wit: When the beneficial membership in good standing, in any State, Territory, or Jurisdiction, is less than 3,750, one representative shall be chosen from among the duly commissioned Past Chiefs of the Courts, who shall be the legal representative for such State, Territory, or Jurisdiction.

"When the beneficial membership in any State, Territory, or Jurisdiction exceeds 3,750, two representatives shall be elected; when it exceeds 7,500, three representatives shall be elected; when it exceeds 12,500, four representatives shall be elected; when it exceeds 17,500, five representatives shall be elected; when it exceeds 25,000, six representatives shall be elected; when it exceeds 35,000, seven representatives shall be elected; when it exceeds 45,000, eight representatives shall be elected; when it exceeds 55,000, nine representatives shall be elected; when it exceeds 70,000, ten representatives shall be elected; when it exceeds 85,000, eleven representatives shall be elected; when it exceeds 100,000, twelve representatives shall be elected from among the duly commissioned Past Chiefs, which shall be the maximum number of Supreme representatives to be elected from any State, Territory, or Jurisdiction.

"At the first meeting of the Executive Committee after the first day of January preceding the meeting of the Supreme Tribe the said Executive Committee shall ascertain the number of representatives to which each State or Territory is entitled, as shown by the books of the Supreme Scribe. They shall then divide the said State or Territory into the same number of Districts, or Jurisdictions, as the said State or Territory is entitled to have as representatives, said Districts or Jurisdictions to be as nearly equal in membership as possible. The person elected, as hereinafter provided, shall be the representative of the membership in said District to the Supreme Tribe of Ben-Hur. Where it appears to the Executive Committee that one or more States or Territories have less than 3,750 members, the said Executive Committee may combine such States and Territories with other States, Territories or Districts, into such Districts, or Jurisdictions, as will give the most equal and equitable representation to the said States or Territories. The Supreme Scribe shall at once notify all local Courts of the results of the Executive Committee's deliberations and apportionments.

"Section 5. Not later than February 15, preceding the meeting of the Supreme Tribe, the Subordinate Courts of each of the Jurisdictions or Districts, entitled to representation as provided by the foregoing section, may at a regular or special meeting select from among the duly commissioned Past Chiefs of the Courts, the name or names, of such Past Chiefs as they may desire as Supreme Representatives, and Alternate Representatives and the Scribe shall immediately report the same to the Supreme Scribe, on the blanks furnished by the Supreme Tribe, and under seal of the Court.

"The Scribe and Chief, under seal of the Court, shall certify to the fact that such candidate is entitled to the honors of a Past Chief, giving the date of election and term of service in such office. The candidate nominated for Supreme Representative must furnish evidence to establish his rights to the honors of a Past Chief, in accordance with the Laws, Rules, and Regulations of the Supreme Tribe of Ben-Hur, and pay the fee of $1.00 for the Past Chief's Certificate.

"The Scribe of each Court must forward immediately after such selection, under seal of the Court, a list of the names so selected, to the Supreme Scribe. Such reports must be in the hands of the Supreme Scribe not later than March 1, following such selection. Not later than April 1, preceding the meeting of the Supreme Tribe, the Supreme Scribe shall send to each Subordinate Court of each Jurisdiction or District, entitled to representation, a printed list of the names of the Past Chiefs properly nominated and reported to him, as above provided, by the Subordinate Courts of that Jurisdiction or District. *Provided,* however, that no person holding a direct contract with the Supreme Tribe of Ben-Hur for work as Deputy shall be eligible as a Supreme Representative or Alternate Representative.

"Section 6. Not before April 1, nor later than April 25, preceding the meeting of the Supreme Tribe, each Subordinate Court shall hold an election for Supreme Representative, and Alternate Representative, and each beneficial member in good standing shall be entitled to a secret vote by ballot for such representative and alternate of such Jurisdiction or District, as includes the local Court in which his membership is held, provided there be no objection from any beneficial member present, the Court may by unanimous vote cast its entire ballot for such candidates as may be selected from the list of nominees, as forwarded by the Supreme Scribe, and the Scribe of each Court shall report at once the vote of the Court to the Supreme Scribe, under seal of the Court, which report must be received by the Supreme Scribe, not later than May 1, following such election, upon the blanks furnished by the Supreme Tribe, the number of votes cast for each candidate at said election, and also the total number of votes which the Court is entitled to cast (which number shall be equal to the total number of beneficial members in good standing, and reported to the Supreme Scribe, March first preceding), and each candidate reported as above shall be entitled to credit for such proportion of the total possible vote of the entire beneficial membership of said Court, as the number of votes cast for him is to the total number of votes actually cast, and reported as above by said Court, subject to correction and verification by the Canvassing Committee with the books of the Supreme Scribe, as hereinafter provided.

"Whenever the right and authority of the Supreme Tribe of Ben-Hur, to transact its business in any State or Territory, shall be denied by such State or Territory, and the license therefor shall be refused, or having been granted, and the same canceled, or not renewed, by the Insurance Commissioner or corresponding officer of such State or Territory, and the Supreme Tribe shall thereby be prevented from transacting its business in such State or Territory, thereupon the Executive Committee of the Supreme Tribe of Ben-Hur shall have the authority in its discretion to transfer the members of the various Courts in such State or Territory, to Balthasar Court No. 9 of Crawfordsville, in the State of Indiana, in which Court said members so transferred shall have all the rights of voting for Supreme Representative and all other rights and authority, and the privileges of members of such local Court during such time as the Executive Committee of the Supreme Tribe of Ben-Hur may deem it necessary or for the best interest of such members, and the Supreme Tribe of Ben-Hur, that they be so transferred and attached to said Balthasar Court No. 9 of Crawfordsville, Indiana; but such transfer shall be effectual only so long as the Supreme Tribe of Ben-Hur is denied the right and authority to transact its business in such State or Territory.

"Section 7. Not later than May 5, preceding the regular meeting of the Supreme Tribe, the Supreme Chief

Continued on Page Six.

420386

THE CHARIOT

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

1917

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. GERARD, M. D. .... Supreme Chief
JNO. C. SNYDER .... Supreme Scribe
S. E. VORIS ...... Supreme Keeper of Tribute
J. F. DAVIDSON, M. D. .. Sup. Medical Examiner

GILBERT HOWELL .... EDITOR
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10. 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.

JANUARY, 1918

"If you have gracious words to say,
Oh give them to our hearts today;
But if your words will cause us sorrow,
Pray keep them till the last tomorrow."

THE great solution of humanity's problem is fraternity.

ONLY what we have wrought into our character during life can we take away with us.

TALMAGE is reported to have said, it is a mean thing for you to go to heaven while your wife and children go to the poor house.

INVESTMENT and protection cannot be be combined in one life insurance policy. If a man thinks it can, he will pay for both and get only one.

ONE of the great lessons that the war is teaching is the power and duty of coöperation; that no man may live for self alone, but each for all and all for each.

EFFICIENCY brings happiness—happiness that must follow a realization of work well done. If this is true and happiness is your goal, study efficiency and profit by what you learn.

ANY person who is devoted only to himself, and works only in his own little corner, be he a professional, a merchant, a mechanic, or a man-of-all-work, will sooner or later have his heart consumed by the dry-rot.

BROTHER H. E. BROWN, formerly at Palmento, Florida, and a member of Princeton Court No. 43, Princeton, Indiana, has moved to 413 First Avenue, West Palm Beach, Florida, and wishes his friends to know that any correspondence sent to him at his new address will receive attention, provided a stamp is enclosed. Brother Brown writes that he is very much pleased with his new location, the climate is ideal and the business opportunities very great.

BROTHER JAY J. SCOTT, Special Representative, who is doing such splendid work at Springfield, Ohio, for our Society, was a most welcome visitor at the Supreme Office a few days during the past month, and when he returned to his work was accompanied by his mother, who will remain for the winter with him. Brother Scott is very fond of his mother and has fitted up a cozy suite of rooms at Springfield for her comfort, and we predict he will do a still greater work for Ben-Hur this season.

LIKE a ship without a rudder is a man without high hopes and aspirations.

NOT one business man in thirty-three leaves his family anywhere near enough money to continue the comforts he has educated them to need and expect.

JUST as we go to press with this issue of THE CHARIOT we are advised by telegram of the death of Brother W. E. Wilde of Buffalo, N. Y., who has been in charge of the field work for our Society in that district for the past eighteen years.

OUR soldier boys who are members of Ben-Hur and are now in training at Camp Custer, Battle Creek, Mich., will find a cordial welcome awaiting them if they visit Queen Court No. 43, which meets every Tuesday evening at Arcade Hall on Main Street.

DIXIE COURT No. 2 of Atlanta, Ga., has been consolidated with Progressive Court No. 24. Mrs. L. J. Owen, Room 304, 36 South Pryor Street, Atlanta, Ga., is the Scribe, and we shall hope all of our members who are in Camp Gordon, near Atlanta, will visit Progressive Court, where they will be given a cordial welcome.

A mysterious thing is patriotism. It is the call of the blood that has gone into the making of the flag. It is the voice of the past, rising from the graves of dead heroes. It is the appeal of nature that knows not petty strifes nor selfish divisions. It is the word of God, ringing in the ears of the nation and firing the hearts of the people to do and to die in glorious fulfilment of duty. Patriotism is everywhere abroad in the land, it speaks in no uncertain accents. Good men have heard its summons.

Since the world has been riding the war storm, the American flag—your flag and my flag—has been a beacon light—dim at times, perhaps, but never entirely hidden. In the last three years the torch of liberty may have flickered in response to the passing gusts, but it quickly recovered and is burning brighter today than in all its history. Every free nation in the world today salutes the Stars and Stripes and looks to that flag to strike the shackles from the millions that are still in bondage.—*I. I. Boak.*

THE year 1917 has proven to be one of the best in the history of Ben-Hur, when all things are considered. The entrance of America into the war early in the year of course had its effect upon all business activities, having a general depressing effect, but for the Tribe of Ben-Hur the results have been reversed, and we have had a greater business than heretofore. This is largely due to the loyalty of the officers and members in the local Courts and the effective work by our splendid corps of deputies and field workers.

THE Editor wishes to express his appreciation to the Scribes who so kindly assisted in the correction of the mailing lists for our new Addressograph System in mailing out THE CHARIOT, and with but very few exceptions the lists have been completed and returned and the corrections made. We shall hope the few Scribes who have not complied with this request will give it their prompt attention. Members who have failed to receive THE CHARIOT should see that the Scribe reports the same to the mailing department at once.

Newly Elected Officers

The Installing Officer should not fail to immediately fill out the report upon the blanks furnished each Court, giving complete list with address, of the officers installed, and mail this report to the Supreme Scribe, giving full information regarding the installation.

Men Who Provided in Time

Every one of us must die. We realize this in a dumb sort of way. But it strikes one as a dash of cold water or a slap in the face to read a list of people who died within twelve months after taking insurance. Even to us in the business it is startling. The New York Life in 1916 paid claims on 179 male lives in the United States and Canada, all standard risks, all apparently in good health at the time they insured, but who died in the very first year after insuring. One person lived only four days, another only nine, and four less than a month. Sixteen others passed away in less than two months. Who can be callous enough to disregard such a warning? —*Insurance World.*

Scatter Sunshine

There never was a time in the history of the world when gloom should be dispelled as at the present. There is too much tragedy in life, aside from the awful war which is dragging all our homes into despair. The public men who deliver addresses are prone to talk it, the preachers are even letting it get into their systems and the daily press is only a mirror of it all—hence, there is a demand for "sunshine."

The danger of it all lies in the fact that these poor souls who are of a gloomy disposition partake of an extra dose, if they get into the shadows of the time. The remedy is simple. Every persons who has the happy faculty of making people happier must exert their best achievements in order to increase his "sunshine task" and spray its contents over a greater area. There are thousands of people who do not know how to do this, yet dearly love to be in the presence of those who do know how. So simple to say a kind word, laugh, tell a funny story, enjoy everything, and everybody—it's healthful!

Important Notice

The Indiana Fraternal Congress is arranging for a special patriotic session to be held in Tomlinson Hall, Indianapolis, Indiana, on Tuesday, February 19. Our Supreme Chief, Dr. Gerard, Supreme Scribe, Brother Jno. C. Snyder and State Manager, Brother P. O. Bowers will be present and each is extremely anxious that the Tribe of Ben-Hur be well represented on this occasion and as many members as possible throughout the State of Indiana should attend this meeting. There will be no charge for admission, but members will be admitted only by ticket, and these tickets may be procured from our State Manager, Brother P. O. Bowers.

Secretary of the Treasury, W. G. McAdoo and Elihu Root, the great diplomat, will be present as well as other men of the Administration and prominent in National affairs. The officers of each of the Societies doing business in the State of Indiana will be present.

Sessions will be held at 10:00 a. m., 2:30 p. m., and 7:30 p. m. The *Indianapolis News* Newsboys' Band will furnish the music, and it is hoped representatives from the Fraternal Societies in each county in Indiana will be present. Permanent organization is contemplated with county organizations in each county and the county organized by townships in a most thorough manner for all patriotic purposes.

This is the commencement of a National movement and Indiana will lead in this matter. We hope that within a very short time the Fraternalists in every State will be thoroughly organized by State, County, and Township organizations, for patriotic purposes, as Patriotism and Fraternalism are synonymous terms. This is a great opportunity for our Fraternal Beneficial Societies to exemplify the high ideals upon which our Societies are based.

It will be a very great privilege and should be considered a great honor to be selected by the Fraternal Societies to represent that organization in this National movement.

Why We Fight

In addressing the men of the National Army, Secretary McAdoo said: "You are called into this great service of your country not only for the purpose of maintaining the ideals for which America has always stood—democracy and freedom, and to keep the torch of Liberty burning throughout the world—but also for this more immediate object, the protection of our national rights and the democratic institutions handed down to us as the result of the valor and blood of our ancestors. Those are the things for which you fight."

For the first time in more than 50 years New Year's Day finds America at war. In this chaos of civilization the power of America was needed to tip the scales in favor of freedom and democracy as against the enslavement of the world which would inevitably follow the triumph of military despotism. Terrible as war is, and fearful as are the sacrifies it entails, nothing is comparable to freedom and liberty. For thousands of years suffering humanity has been striving for the goal of freedom and democracy. Today that goal has been partially won. It never can be secured until the last remaining stronghold of military despotism in the world is destroyed.

Germany, under the Kaiser, not content with threatening the civilization of Europe, finally sought to destroy America. For more than two years, while we were scrupulously observing our treaty obligations with Germany, the Kaiser was secretly plotting against our security and subtly undermining America's vital rights. Not alone was the safety of democratic institutions in America challenged by the Kaiser's aggressions, but the very life of our people, and the ideals for which we have always stood, were imperiled. We had to fight to save ourselves and to secure the national integrity. To accomplish that we are bound to destroy Kaiserism. When we shall have performed this great service to humanity and the world we shall have liberated it from the fear of future wars, and we shall have brought immeasurably nearer the day when Christ's divine message of "Peace on earth, good will toward men" will be realized.

Grim and terrible as is the task before us, let us thank God on this New Year's Day, in 1918, that noble America, faithful to her traditions, the undaunted champion of democracy, has been called to perform this great, glorious service to mankind.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of December, 1917.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1505**
2	Empire City No. 84, New York, N. Y	448
3	Palestine No. 2, Olean, N. Y.	219
4	Electric City, No. 75, Schenectady, N.Y.	207
5	Genesee Valley, 18. Rochester N.Y.	179
6	Jefferson No. 24 Watertown, N. Y.	165
7	Balthasar No. 77, Troy, N. Y.	104

Kentucky

1	Kentucky No. 11, Louisville, Ky	1156
2	Jehovah No. 4, Louisville, Ky.	334
3	Henderson No. 3, Henderson, Ky.	309
4	Ludlow No. 9, Ludlow, Ky.	221
5	Covington No. 2, Covington, Ky	143

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1134
2	Balthasar No. 9, Crawfordsville, Ind	796
3	Esther No. 4, Terre Haute, Ind.	757
4	Crescent City No. 122, Evansville, Ind	640
5	Arrius No. 5, Indianapolis, Ind.	566
6	Simonides No. 1, Crawfordsville, Ind.	515
7	Marion No. 48, Marion, Ind.	410
8	Washington, 169, Washington, Ind.	319
9	Princeton No. 43, Princeton, Ind.	292
10	Aldebaran No. 16, Peru, Ind.,	262
11	Kendallville No. 20, Kendallville Ind.	257
12	Malluch No. 45, Vincennes, Ind.	246
13	Huntington No. 68, Huntington, Ind.	246
14	Vanderburgh No. 127, Evansville, Ind	229
15	Wabash No. 23, Wabash, Ind.	223
16	Beech Tree No. 211, South Bend, Ind.	217
17	Decatur No. 156, Decatur, Ind.	215
18	Elkhart No. 72, Elkhart, Ind.	214
19	Vincennes No. 243, Vincennes, Ind.	214
20	Castalia No. 13, Muncie, Ind.	213
21	Orontes No. 77, Shelbyville, Ind	209
22	Evening Star, No. 231, Evansville, Ind.	209
23	Queen City, No. 153, Marion, Ind.	199
24	South Bend, No. 41, South Bend, Ind	193
25	Kokomo No. 33, Kokomo, Ind	184
26	Oolitic, No. 54, Bedford, Ind.	178
27	Richmond, No. 42, Richmond Ind.	167
28	Columbia City 92, Columbia City, Ind.	162
29	Logansport No. 233, Logansport, Ind.	161
30	Isis No. 32, Anderson, Ind.	158
31	Chariot No. 38, Lafayette, Ind	149
32	Boonville No. 59, Boonville, Ind.	143
33	Hartford City, 36, Hartford City, Ind	143
34	Progressive No. 166, Hammond, Ind.	137
35	Posey No. 105, Mt. Vernon, Ind.	136
36	Antioch No. 12, Garrett, Ind.	135
37	Maple City No. 125, LaPorte, Ind.	127
38	Germania No. 165, Evansville, Ind.	124
39	Greencastle No. 102, Greencastle, Ind.	121
40	Corydon, No. 184, Corydon, Ind	118
41	Bismarck No. 134, Terre Haute, Ind.	114
42	Sandborn No. 67, Sandborn, Ind	107
43	Tennyson No. 203, Tennyson, Ind.	106

Ohio

1	Portsmouth No. 109, Portsmouth. O.	998
2	Forest City No. 15, Cleveland, O	666
3	Ilderim, No. 1, Dayton, O.	502
4	Esther No. 4, Hamilton, O.	409
5	Lew Wallace No. 189, Dayton, O.	394
6	Washington No. 43, Toledo, O	344
7	Canton No. 57, Canton, O.	312
8	Springfield No. 31, Springfield, O.	263
9	Crockery City No. 111, E. Liv'r'l, O	255
10	Lincoln No. 23, Lima, O.	253
11	Toledo No. 34, Toledo, O.	227
12	Butler No. 99, Hamilton, O.	179
13	Ben-Hur No. 7, Findlay, O.	176
14	Mars No. 151, Cincinnati, O.	172
15	Aldebaran No. 14, Youngstown, O.	140
16	Balthasar No. 3, Cincinnati, O	139
17	Akron No. 243, Akron, O,	129
18	Lincoln Heights No. 112, Cleveland	125
19	Columbus No. 213, Columbus, O.	108

Illinois

1	Triumph No. 17, Decatur, Ill	721
2	Ithamar No. 1, Danville, Ill	490
3	Centralia No. 153, Centralia, Ill.,	488
4	Caledonia No. 59, Urbana, Ill	433
5	E. St. Louis No. 136, E. St. Louis, Ill	420
6	Balthasar No. 2, Champaign, Ill.,	375
7	Miriam No. 11, Kensington, Ill	279
8	Murphysboro No. 222, Murphysboro, Ill.	247
9	Galesburg No. 50, Galesburg, Ill	236
10	Lawrenceville, 86, Lawrenceville. Ill.	228
11	Friendship No. 61, Chicago, Ill.	220
12	Danville No. 474, Danville, Ill.	213
13	Castalia, No. 154, Joliet, Ill.	206
14	Granite No. 144, Granite City, Ill.	206
15	Valhalla No. 63, Chicago, Ill	195
16	Mt. Vernon No. 115, Mt. Vernon, Ill	194
17	Fox River No. 508, Aurora, Ill.	178
18	Waukegan No. 76, Waukegan, Ill.	178
19	Harrisburg No. 116, Harrisburg, Ill.	175
20	Mira No. 97, Mt. Carmel, Ill	175
21	J. C. Hale No. 149, Mattoon, Ill.	174
22	Metropolis No. 181, Metropolis, Ill.	174
23	Damascus No. 41, Springfield, Ill.	172
24	Kankakee No. 91, Kankakee, Ill.	167
25	Melchior No. 27, Charleston, Ill	167
26	Vodnany No. 333, Chicago, Ill.	160
27	Olney No. 12, Olney, Ill.	155
28	Guiding Star No. 271, Springfield, Ill.,	144
29	K. J. Poniatowski No. 240, Chicago, Ill.	136
30	Mt. Carmel No, 453, Mt. Carmel, Ill.	127
31	Grayville No. 28, Grayville, Ill.	125
32	Effingham No. 36, Effingham, Ill	124
33	Linne No. 262, Rockford, Ill	124
34	Litchfield No. 169, Litchfield, Ill.	117
35	Kewanee No. 258, Kewanee, Ill.	115
36	Auburn No. 49, Auburn Park, Ill.	113
37	Cairo No. 171, Cairo, Ill.	111
38	Robinson No. 48, Robinson, Ill.	108
39	Superior No. 372, South Chicago, Ill.	105
40	Madison No. 200, Madison, Ill	103
41	Paris No. 4, Paris, Ill.	101

Iowa

1	Aldebaran No. 12, Cedar Rapids, Ia.	579
2	Melchior No. 8, Waterloo, Ia.	579
3	Tirzah No. 3, Mason City, Iowa	311
4	Cedar Rapids, No. 65, Cedar Rapids, Ia.	233
5	Roman No. 98, Sioux City, Ia.	206
6	Jewel No. 2, Council Bluffs, Ia.	157

Tennessee

1	Usona No. 36, Memphis, Tenn.	476
2	Nashville No. 100, Nashville, Tenn	320
3	Ben-Hur No. 1, Knoxville, Tenn,	164

Missouri

1	Carnation No. 7, Kennett, Mo.	451
2	Century No. 26, St. Louis, Mo	340
3	Independence No. 159, Dexter, Mo	173
4	Morehouse No. 10, Morehouse, Mo.	162
5	Iris No. 141, Springfield, Mo.	157
6	Lone Rock, No. 156, Chaffee, Mo.	125
7	Sikeston No. 9, Sikeston, Mo.	124
8	Golden Rod No, 22, St. Joseph, Mo.	119
9	Senath No. 85, Senath, Mo.	107
10	Benton No. 143, St. Louis, Mo.	106
11	Simonides No. 61, St. Louis, Mo.	105

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	447
2	Lincoln No. 118, Lincoln, Neb.	294
3	Mecca No. 13, Omaha, Neb.	276
4	York No. 61, York, Neb.	126

Mississippi

1	Meridian No. 2, Meridian, Miss,	384

Pennsylvania

1	Pioneer No. 42, Scranton, Pa.	352
3	Keystone No. 1, Bradford, Pa.	345
3	Lew Wallace No. 17, Meadville, Pa.	275
4	Harmony No. 43, Sharon, Pa.	256
5	Benj. Franklin No. 97, Phila' Pa.	234
6	New Kensington. 11, N. Kensington, Pa.	225
7	Trevyline No. 12, Jeannette, Pa	155
8	Rigel, No. 9, Newcastle, Pa.	141
9	Arrius No. 4, Braddock, Pa.	138

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	315
2	Huntington No. 15, Huntington, W. Va.	136

Washington

1	Tacoma No. 2, Tacoma, Wash	293

Michigan

1	Fort No. 130, Detroit, Mich.	285
2	Eros No. 27, Saginaw, Mich,	253
3	Union No. 159, Detroit, Mich.,	160
4	Queen No. 43, Battle Creek, Mich	152
5	Ben-Hur No. 1, Flint, Mich.	135
6	Peerless No, 100, Lansing, Mich.	131
7	Kalamazoo, No. 4, Kalamazoo, Mich.	126
8	Ilderim No. 9, Jackson, Mich.	126
9	Mars No. 31, Bay City, Mich.	110
10	State No, 150, Detroit Mich.	106

Texas

1	Tirzah No. 10, Dallas, Tex.	283
2	Ithamar No. 3, Cleburne, Tex.	245
3	Lone Star No. 1 Ft. Worth, Tex.	244
4	Simonides No. 11, Marshall, Tex.	223
5	Greenville No. 39, Greenville, Tex	172
6	Arrius No. 68, Wichita Falls, Tex	164
7	Ben-Hur No. 5, Houston, Tex.	121

Alabama

1	Birmingham, No. 1, Birmi'ham, Ala.	248
2	Florala No. 42, Florala, Ala.,	116

Arkansas

1	Esther No. 3, Jonesboro, Ark	222
2	Egyptian No. 4, Paragould, Ark	199
3	Century No. 10, Wynne, Ark	129
4	Argenta No. 71, Argenta, Ark.	126
5	Rose City No. 40, Little Rock, Ark.	118

Oregon

1	Ben-Hur No. 9, Portland, Ore	199

Virginia

1	Roanoke No. 4, Roanoke, Va.	197

California

1	Los Angeles, No. 19, Los Angeles, Cal.	185
2	Simonides No. 4, Los Angeles, Cal.	125

District of Columbia

1	Washington No. 1, Washington, D. C.,	174

Georgia

1	Whitfield No. 7, Savannah, Ga.	166
2	Progressive No. 24, Atlanta, Ga.	137

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	132

Kansas

1	Junction City No. 2, Junction City, Kans.	130

Oklahoma

1	Ben-Hur No. 76, Muskogee, Okla.	119
2	Oklahoma No. 1, Oklahoma City, Okla.	112
3	Tulsa No, 8, Tulsa, Okla.	108

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	116
2	Maryland No. 1, Baltimore, Md.	110
3	Highland, No. 3, Highlandtown, Md	100

Louisiana

1	Lafayette No. 1, Lafayette, La.	112
2	Star of Bethlehem No. 6, New Orleans	111

Colorado

1	Sterling No. 16, Sterling, Colo.	108

DO NOT KEEP your kindness in water-tight compartments. If it runs over a bit 'twill do no harm.

FAULTS of the head are punished in this world. those of the heart in another.

Price List

Badges, members, per dozen	$3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	.10
Ballot, boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.50
Scribe's Cash Book, No. 250	1.00
Scribe's Cash Book No. 500	1.50
Scribe's Cash Book, Leather Bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen	1.00
Scribe's receipts, with name and number of Court, per thousand	2.50
Seals, each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6¾, for Scribe	2.00
1,000 envelopes, 6¾, for Scribe	3.50
Seven Pointed Star Pin, Solid Gold, No. 200	1.00
Star with cross and chain, solid gold, No. 198	2.00
Electro button or pin, No. 186	.35
Rolled gold button or pin, No. 187	.50
Solid gold button or pin, No. 188	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Tables 1 and 4, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

AGE	Table 1	Table 2	Table 3	Table 4
18	$ 67	$1 00	$1 05	$ 91
19	68	1 02	1 07	92
20	69	1 04	1 09	94
21	70	1 07	1 12	96
22	71	1 09	1 15	98
23	72	1 12	1 18	1 00
24	74	1 15	1 22	1 02
25	76	1 19	1 26	1 04
26	78	1 22	1 30	1 07
27	80	1 26	1 34	1 09
28	82	1 30	1 38	1 12
29	83	1 34	1 43	1 15
30	85	1 39	1 48	1 18
31	87	1 44	1 53	1 21
32	89	1 49	1 58	1 24
33	91	1 54	1 64	1 28
34	94	1 59	1 70	1 32
35	97	1 64	1 77	1 36
36	1 00	1 71	1 84	1 40
37	1 02	1 78	1 92	1 44
38	1 04	1 84	1 99	1 48
39	1 07	1 91	2 07	1 53
40	1 10	1 99	2 16	1 58
41	1 13	2 07	2 25	1 64
42	1 17	2 15	2 35	1 69
43	1 21	2 25	2 46	1 75
44	1 24	2 35	2 57	1 81
45	1 27	2 45	2 70	1 88
46	1 32	2 56	2 83	1 94
47	1 37	2 68	2 96	2 02
48	1 41	2 80	3 10	2 09
49	1 46	2 93	3 26	2 17
50	1 51	3 06	3 42	2 26
51		3 21	3 60	2 35
52		3 37	3 79	2 44
53		3 54	4 00	2 54
54		3 72	4 22	2 65
55		3 91	4 46	2 76

Table 1: No one admitted after 50 years of age.

Certificates will be issued for $250, or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class B may transfer at attained age without re-examination from Term Tables 1 or 4 to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made on or before reaching the age of fifty-five.

Kindness

Kindness is a language the dumb can speak, and the deaf can hear and understand. A kind heart is a fountain of gladness, making everything in its vicinity freshen into smiles.

Kind looks, kind words, kind acts, and warm handshakes—these are secondary means of grace when men are in trouble and are fighting their unseen battles. "I expect to pass through life but once.—Therefore, if there be any kindness I can show, or any good thing I can do to any fellow being, let me do it now, and not defer or neglect it, as I shall not pass this way again."

Kind words produce their own image in men's souls; and a beautiful image it is. They soothe and quiet and comfort the hearer. They save him out of his sour, morose, unkindly feelings. We do not as yet use kind words in such abundance as they ought to be used.

The practice of kindness by each one of us is bound to make the little circle in which we live better and happier. We are bound to see that out of that small circle the widest good will flow. Each may have fixed in his mind such a thought that out of a single household may flow influences that shall stimulate the whole commonwealth and the entire civilized world.—*Ford Times.*

Fraternals and the War Loan

Representatives of fraternal insurance organizations and societies from every part of the United States at a meeting in Washington called by Secretary of the Treasury McAdoo on December 13, agreed to form War Savings associations and to conduct economy and savings campaigns all over the country and themselves invest and urge others to invest in Government War Loans.

A resolutions was passed recommending to the respective organizations of the representatives present that they ratify and indorse the meeting in its purpose and cooperate in the campaigns for War Savings and Liberty Loans.

The enlistment of the united and active support of fraternal organizations in the campaign for economy and saving is a most hopeful sign. The fraternal societies of the United States wield a tremendous influence and form a body of citizens which is a great factor in our national life as well as in their active cooperation and assistance in the War Savings campaign will be of incalculable value.

CONSCIENCE has tongues of fire to torture the mind of the one who does a wrong. The lapser knows what this means.

TRIBE OF BEN-HUR

Reminder of Monthly Payments

To Beneficial Members Tribe Ben-Hur:

The Regular Monthly Payment on your Beneficial Certificate for the month of January, 1918, is now due and must be paid to the Scribe of your Court on or before, the 25th day of this month without notice.

In event of your failure to pay the monthly payment you will stand suspended without notice, as provided by our laws.

Fraternally in T. B. H.,
JNO. C. SNYDER, Sup. Scribe.
Crawfordsville, Indiana.
January 1, 1918.

THE FEDERAL WAR

WITH ATTENTION TO THE DIVISION

A Synopsis of the Act---Prepared by Franklin G. Davidson, Attorney-

THE FEDERAL WAR RISK INSURANCE ACT

Approved September 2, 1914, and amended by an Act approved October 6, 1917.

I-1 Provides for a system of war risk insurance on American vessels and for protection for those in the service of the United States and their beneficiaries.

I-1 A bureau called the Bureau of War Risk Insurance is established in the Treasury Department of the United States in charge of a Director who receives an annual salary of $5000. The Secretary of the Treasury has the power of general direction. The Bureau is composed of the Division of Marine and Seamen's Insurance and the Division of Military and Naval Insurance, each in charge of a Commissioner who receives an annual salary of $4000.

GENERAL POWERS AND DUTIES OF THE DIRECTOR

I-13 (a) To administer, execute, and enforce the provisions of the Act, subject to the general direction of the Secretary of the Treasury.

(b) To make rules and regulations to carry out the purposes of the Act.

(c) To decide all questions, unless specific provisions indicate otherwise.

(d) To make regulations when the Act authorizes, subject to general direction as above, unless context otherwise requires.

(e) To adopt reasonable and proper rules:

1. To govern the procedure of the Divisions.
2. To regulate compensation to be paid claim agents and attorneys—not to exceed 10 per cent.
3. To regulate proofs and evidence and method of taking and furnishing the same offered by claimants for benefits.
4. To regulate forms of application for benefits.
5. To provide the method of making investigations and medical examinations.
6. To provide the manner and form of adjudications and awards.

I-15 (f) For the purposes of this Act:

1. To issue subpoenas and compel attendance of witnesses.
2. To require the production of evidence.
3. To administer oaths and examine witnesses upon matters within the Bureau's jurisdiction.
4. To invoke the aid of United States District Courts in securing witnesses and evidence and in punishing for failure to appear or testify.

(g) To get such information and reports from the Departments of the United States and State Governments as agreed upon by the heads of the respective Departments.

I-16 (h) To submit annually estimates of the appropriations necessary for the Bureau.

I-23 (i) To pay the legal guardian, if any, of a beneficiary unless the beneficiary is a minor in the service of the United States.

I-24 (j) As prescribed by regulations so far as practicable, upon request, inform and act for those in the service with respect to any insurance held by them whether with the Government or not.

I-24 (k) Upon request to be made by the Bureau secure from those in the service a detailed statement of all insurance held by them and such other data as may be useful in protecting the insured and beneficiaries under such insurance.

APPOINTEES AND EMPLOYEES

I-14 As Congress may from time to time provide; deputies, clerks, assistants, actuaries and other employees.

I-14 Surgeons in the Army and Navy are to be used.

I-14 An Advisory Board of three members, established by the Secretary of the Treasury at a compensation to be fixed by him not to exceed $20.00 a day each while actually employed, to assist in fixing premium rates and adjusting claims for insurance, and in adjusting claims for compensation.

I-17 Such special experts as the Secretary of the Treasury may from time to time find necessary.

I-17 Except the above named experts, the Director, and the Commissioners, all employees are under the Civil Service and are paid as for similar work in other departments.

I-22 (7) The terms “man” and “enlisted man” mean a person whether male or female, and whether enlisted, enrolled, or drafted into active service

	SCHEME OF PROTECTION	SCOPE	AMOUNTS	BENEFICIARIES
FAMILY ALLOWANCES	Payment by the United States, upon application by the enlisted man or prospective beneficiary, of certain sums monthly to certain beneficiaries, from the time of enlistment or November 1, 1917, whichever is the later time, to death in the service or one month after discharge, but not for more than one month after the end of the present war emergency.	**II-204** Enlisted men.	**II-210** **II-204** Awarded by the Commissioner according to conditions existing at the time of each monthly payment not exceeding $50.00 per month. **II-208** Apportioned as prescribed by regulations as between members of Class A and as between members of Class B. CLASS A **II-204** In the case of a man, to his wife and children: 1. Wife living: (a) Wife alone $15.00, (b) wife and one child $25.00, (c) wife and two children, $32.50, with $5.00 per month for each additional child. 2. No wife: (d) One child $5.00, (e) two children $12.50, (f) three children $20.00, (g) four children $30.00, with $5.00 per month for each additional child. **II-205** 3. Former wife divorced: Amounts above indicated for wife except not more than the difference, if any, between the allowance to other members of Class A and $50.00; **II-205** in no case, together with allotment if any, to exceed the amount which a written agreement, court order or decree, if any concerning a beneficiary, specifies. CLASS B **II-204** I. In the case of a man or woman, to a grandchild, a parent, brother, or sister: (a) One parent $10.00. (b) Two parents $20.00. (c) For each grandchild, brother, sister and additional parent $5.00. II. In the case of a woman, to children; Same as 2 under Class A. **II-207 (a)** The total to members of Class B not to exceed the difference between the allowance paid to beneficiaries of Class A, if there be such allowance, and $50.00. **II-207 (b)** The allotment plus the allowance to members of Class B is not to exceed the average amount habitually contributed monthly by the enlisted man, prior to his entering the service, during the period of dependency of such members, but the period to be considered shall not exceed one year preceding enlistment or October 6, 1917, whichever is the later time.	**I-22 (3)** The terms “child” and “grandcl limited to unmarried persons und permanently helpless. CLASS A **II-205** Only if and while a compulsory allo made to a member of such class. In Case of a Man: 1. Wife—including a former wife divorced with decreed, and one living separate and apa court order or written agreement. 2. Child—including legitimate child; child legall ed more than six months before October 6, before entrance into service whichever is lat child, if member of household; illegitimate o only if acknowledged by a signed instrume there is a judicial order or decree for contri such child's support, and, if born after Dece 1917, only if such child is born in the Unit or in its insular possessions. CLASS B **II-206** Only if and while dependent and and while there is an allotment equa family allowance unless exemption from such has been granted. “Equal” is qualified to 1. Not more than one-half of pay. 2. If no to class A, at least $15.00 per month. 3. If co allotment to Class A, at least one-seventh of $5.00, whichever is more. **II-204** I. In Case of a Man or Woman: 1. Grandchild—meaning a child as a fined of a child as above defined. 2. Parent—including father, mother, grandfathe mother, stepfather, stepmother either of the the service or of the spouse of that one. 3. Brother or Sister—including of the half as w the whole blood, stepbrothers and stepsist brothers and sisters through adoption. II. In Case of a Woman: Child—as above defined—except as to illegitim dren no order or signed instrument is necess there is no restriction upon where they must after December 31, 1917. NOTE—The above definitions apply thro out save where otherwise noted.
ALLOTMENTS	Compulsory contribution of a certain part of pay each month to be made by the enlisted man to certain beneficiaries. Voluntary contribution from pay each month to be made by the enlisted man as he may desire.	**II-200** Enlisted men.	**II-208** Apportioned as prescribed by regulations as between members of Class A and as between members of Class B. COMPULSORY **II-210** Based on an award by the Commissioner, determined according to the conditions existing at the time payment is made, an amount shall be **II-201** paid equal to the family allowance, but not more than one-half of pay or less than $15.00, and not more than a written agreement, decree, or court order, if any concerning a beneficiary, specifies. **II-201** Divorced wife receives the difference, if any, between the amount alloted to wife or child and one-half of pay. VOLUNTARY **II-202** Subject to regulations by the Secretaries of War and Navy, any proportion or fixed amount of pay, or of the part remaining after compulsory allotment.	COMPULSORY **II-201** Except where exemption is granted; Wife—unless waived. Child. VOLUNTARY **II-202** Subject to regulation by the Secret War and Navy, for such purposes a sons as the enlisted man may direct.
PAY DEPOSIT	Deposits of pay may be required from the enlisted men by the Secretaries of War and Navy under circumstances and conditions prescribed in the regulations made by them in case one-half of the monthly pay is not alloted and such deposits shall be held for such period of service as prescribed.	**II-203** Enlisted men.	**II-203** Any proportion of one-half of pay which is not alloted that may be required by the Secretaries of War and Navy to be deposited, with interest at 4 per cent. compounded semi-annually.	**II-203** The Enlisted Man, if living. Otherwise, to any beneficiaries de and if none, to those entitled to his personal in case of intestacy.
COMPENSATION FOR DEATH OR DISABILITY	Payment by the United States for death or disability caused by injury or disease, contracted in the line of duty, when such death or disability occurs prior to or within one year after end of service, or at any time as the proximate result of injuries which existed at the end of service and which were certified to by the director as likely to cause such a result. Claim for payment must be filed, in case of disability, within five years after end of service, or, in case of death during the service, within five years after such death is officially recorded. But if death or disability occurs after the end of service as above provided, claim may be made within five years after such death or beginning of such disability. The time for filing may be extended not to exceed one year and in no case shall it begin to run while a claimant is a minor, of unsound mind, or physically unable to make a claim. NOTE—Other laws are affected by changes provided for in III-312 and III-314 of this Act.	**III-300** Commissioned Officers, enlisted men, nurse corps, female, when employed in active service under War or Navy Departments.	**III-301** A. If Death Results: Per month, apportioned as between children and as between widow and children not in her custody. 1. Widow alone $25.00. 2. Widow and children: (a) One child $35.00. (b) Two children $47.50, with $5.00 for each additional child up to two. 3. Children alone: (c) One child $20.00, (d) two children $30.00, (e) three children $40.00, with $5.00 for each additional child up to two. 4. Widowed mother $20.00—but not more than a sum which, when added to the total amount to widow and children, does not exceed $75.00. 5. For burial expenses and return of body to home, if death occurs in the service, not to exceed $100.00. **III-301** If compensation to any beneficiary is terminated by the happening of a limiting contingency, compensation for the remaining beneficiaries, if any, shall be the amount payable had they been the sole original beneficiaries. **III-302** B. If Disability Results: **III-302 (4)** Per month according to family conditions at the time of each payment. **III-302 (1)** I. If and While Total: 1. Injured one alone $30.00. 2. Wife $45.00. 3. Wife and children: (a) One child $55.00, (b) two children $65.00, (c) three or more children $75.00. 4. Children only; One child $40.00, with $10.00 for each additional child up to two. 5. Widowed mother dependent, in addition to above amounts, $10.00. 6. If in constant need of a nurse, not exceeding $20.00 additional as the director deems reasonable. 7. If loss of both feet, both hands, or both eyes, or totally blind, or helpless and permanently bed-ridden $100.00, with no allowance for nurse. **III-302 (2)** II. If and While Partial: A percentage of the compensation payable for total disability, equal to the degree of reduction in earning capacity if the reduction is 10 per cent. or more. Reductions may be rated as high as 100 per cent. The Bureau shall adopt a permanent schedule of reductions, readjusted from time to time in accordance with actual experience, and based, as far as practicable, upon average impairments in civil occupations and not upon the individual case, so that individual success in overcoming handicaps shall not affect reductions awarded. **III-302 (3)** In addition to the above: Medical, surgical, and hospital services and such supplies and appliances as are reasonably necessary shall be furnished. But military control over those injured shall not be affected. **III-304** Full pay, as of last month of service with family allowances and allotments under a form of enlistment may be allowed in case vocational training or course of rehabilitation provided by the United States prevents the injured person from following a gainful occupation while taking the same.	**III-308** **III-310** No right to compensation after a sal, or dishonorable or bad conduct d from the service. No right to comp for a period more than two years prior to date c and no increased compensation to revert bac than one year prior to date of claim. **III-311** No assignment may be made of co tion, and it is exempt from attachme cution, and taxation. **III-300** No right to compensation if in caused by own willful misconduct. A. In Case of Death; **III-307** No right to compensation for deatl service until death is officially recor none for the period during which the decea reported “missing” and a family allowance pai **III-308** No right to compensation for death ishment for an offense, except when ed by the enemy. **III-301** Otherwise: 1. Widow—meaning one who has married the before, or not later than ten years after inj til her death or remarriage. 2. Child. 3. Widowed Mother—when dependent on decea when no compensation is paid for the death of child or a husband; whether widowhood arise or after deceased's death, until her death or riage. B. In Case of Disability; **III-303** No right to compensation if refusal mit to physical examination as requi none if refusal to submit to medical treatme requested. **III-304** No right to compensation if wilful to follow a course of vocational trai rehabilitation provided. **III-312** No right to compensation while a p in receipt of service or retirement pa **III-302** Otherwise: The Injured One.
MILITARY AND NAVAL INSURANCE	Payment by the United States of certain sums granted as insurance for successive terms of one year against death or total permanent disability, without medical examination, upon payment of premiums, if application therefor be made in 120 days after entrance into and before end of service, or, for those in the service on October 15, 1917, if application be made therefor within 120 days thereafter and while in such service; or, for those in the service on or after April 6, 1917, and who die or are totally, permanently disabled within 120 days from October 15, 1917, and have not applied for insurance, a certain sum shall be paid to certain beneficiaries in the same manner as though insurance had been applied for. This insurance may be converted in not exceeding five years from the end of the war into other forms.	**IV-400** Commissioned Officers, enlisted men, nurse corps, female, when employed in active service under War or Navy Departments.	**IV-400** Any multiple of $500 not less than $1000 or more than $10,000. **IV-402** Payable in 240 monthly installments; or such installments are payable for life if total and permanent disability continues so long. The aggregate amounts converted into monthly installments follow: $1,000 $ 5.75 $3,500 $20.13 $6,000 $34.50 $8,500 $48.88 1,500 8.63 4,000 23.00 6,500 37.38 9,000 51.75 2,000 11.50 4,500 25.88 7,000 40.25 9,500 54.63 2,500 14.38 5,000 28.75 7,500 43.13 10,000 57.50 3,000 17.25 5,500 31.63 8,000 46.00 **IV-401** $25.00 per month for 240 months or life, whichever is longer, to one injured in the time specified when no application is needed; or, in case of his death, to certain beneficiaries until a total of 240 payments, including those to him, has been made; apportioned between beneficiaries as provided by regulations. **IV-402** Reserve value, if any, when there is no survivor of the insured.	**IV-402** The right to insurance is not as and not subject to claims of creditors insured or of the beneficiary. **IV-402** Subject to regulations, the insure change beneficiaries without their within the classes provided. **IV-402** If no beneficiary is designated, t within the permitted class who would titled to personal property in case of intestacy paid. If no survivor, the estate shall be paid serve value, if any. **I-22 (3)** NOTE—As used here “child” and child” are not limited as indicated in t eral limitation set out at the top of this colum A. In Case of Death. **IV-402** Husband or wife, child, grandchild, brother, or sister—any or all of them. **IV-401** When $25.00 is to be paid automati Wife—during her widowhood. Child. Widowed mother. If and while they survive the decea B. In Case of Disability. **IV-402** The Injured One.

ISK INSURANCE ACT

MILITARY AND NAVAL INSURANCE

[Additional copies of this chart will be sent free upon application]

·Law, Crawfordsville, Indiana, for the Supreme Tribe of Ben-Hur

he Military or Naval forces of the United States, and include noncommissioned and petty officers, and members of Training Camps authorized by law. For other definitions see I-22.

	MANNER OF PAYING	APPROPRIATIONS		POWERS OF COMMISSIONER	PENALTIES		POWERS OF DIRECTOR	RATES
are 8 or nt is nony nder dopt- , or step- bu or i n to 31, tates y if the nent an— nent sory or d- and- e i s of and chil- and born	**II-209** Paid by the Bureau to or for the beneficiaries.	**I-8** $100,000, for expenses in establishing the Bureau—appropriated from any money in the Treasury not otherwise appropriated. **I-17** $100,000, for expenses, salaries, et cetera—appropriated from any money in the Treasury not otherwise appropriated.	**I-18** $141,000,000, from any money in the Treasury not otherwise appropriated.	**I-18** **II-210** Make awards, investigate, reinvestigate and modify them.	**I-25** Whoever knowingly makes a false statement of a material fact in any writing required by this Act shall be guilty of perjury and punished by a fine of not more than $5,000, or by imprisonment for not more than two years, or both. **I-26** If any person, whose right to any payment under this Act has ceased, fraudulently accepts any such payment, he shall be punished by a fine of not more than $2000 or by imprisonment for not more than one year, or both.		NO SPECIAL POWERS	NONE
s of pe-	**II-209** The War and Navy Departments to pay over to the Treasury Department, monthly, the amount of such allotments, and the Bureau to pay this to or for the beneficiaries.		NONE	**II-210** Make awards as a basis for the amount of a man's allotment and certify the amount to the War and Navy Departments. Investigate or reinvestigate conditions and modify awards.			NO SPECIAL POWERS	SEE AMOUNTS
ated erty	**I-21** All sums held out constitute a separate fund in the Treasury for payment of the amount indicated, including interest.		**I-21** The amount necessary to pay interest.	NONE PROVIDED.			NO SPECIAL POWERS	SEE AMOUNTS
nis- rge tion im, nore nsa- exe- is the and was un- lict- sed un- and her fore nar- ub- and hen ure or is	**III-300** **I-19** By the United States upon and in accordance with awards by the Director.		**I-19** $12,150,000, from any money in the Treasury not otherwise appropriated.	NONE PROVIDED.			**I-19** Make awards upon which payment is made. **III-302 (1)** Fix a reasonable sum, not exceeding $20.00 per month, for paying a nurse where one is needed. **III-302 (2)** Adopt and apply a schedule of reductions in earning capacity resulting from partial disability. **III-302 (3)** Determine what medical services and appliances are useful and reasonably necessary. **III-303** Designate Physicians to make physical examinations, and determine the payment of traveling expenses and loss of wages incident to examinations. **III-305** Upon own motion or application review and award and modify according to the facts found. **III-306** Certify that at the time service ended an injury existed likely to result in disability or death. **III-309** Extend time for filing claim for compensation, not exceeding one year, for good cause shown. **III-313** Require the assignment of rights of action and claims from one receiving compensation and place any money so received to the credit of the fund.	NONE
ble the nay ent one en- be re- nd- en- nt,	**IV-400** **IV-403** **IV-404** **IV-401** **IV-402** By the United States from premiums collected monthly under net rates based upon the American Experience table of mortality and interest at 3½ per cent per annum. The amount of premiums may be deducted from the insured's pay or deposit or otherwise paid at his election. The United States bears the expense of administration and excess mortality and disability cost resulting from the hazards of war, payments of $25.00, as automatic insurance, and extra payments during the life of the insured if his disability continues for more than 240 months.		**I-20** $23,000,000, from any money in the Treasury not otherwise appropriated, to the credit of which all money contributed as premiums shall be put; and the whole is made available for the payment of insurance.	**IV-405** Authorize in regulations, fees for persons other than Attorneys for claimants.		**IV-405** Whoever receives a compensation which is not authorized and whoever receives more than the amount allowed by the Court for enforcing a claim shall for each and every offense be fined not exceeding $500, or be imprisoned at hard labor not exceeding two years, or both, in the discretion of the Court.	**I-20** Make awards upon which payments from the appropriation shall be made. **IV-402** Subject to the general direction of the Secretary of the Treasury, publish full and exact terms and conditions of the insurance contract (which was done October 15, 1917). **IV-402** Provide for maturity at certain ages, for continuous installments during life of insured or beneficiary, or both, for cash, loan, paid up, and extended values, dividends, and such other provisions as may be reasonable and practicable. **IV-404** Prescribe forms into which insurance may be converted within five years after the war ends; including ordinary life, twenty payment life, endowment maturing at age 62, and other usual forms of insurance; and prescribe the time and method of paying premiums, none to be required more than one month in advance. ENFORCEMENT OF CLAIMS **IV-405** Action may be brought against the United States in the United States District Court for the district in which the beneficiary resides. Judgment shall include an Attorney's fee of not to exceed 10 per cent. and to charge more shall be a misdemeanor to which a penalty attaches.	Rates for $1000—collected monthly. Twelve payments of the amount indicated for a certain age will entitle the insured of that age to one year's protection. The next twelve must be the amount corresponding to his age at that time, or the next higher age, and so on until the insurance is converted as provided. Age Amt. Age Amt. Age Amt. Age Amt. 15...$ .63 27...$ .67 40...$ .81 53...$1.35 16... .63 28... .68 41... .82 54... 1.44 17... .63 29... .69 42... .84 55... 1.53 18... .64 30... .69 43... .87 56... 1.64 19... .64 31... .70 44... .89 57... 1.76 20... .64 32... .71 45... .92 58... 1.90 21... .65 33... .72 46... .95 59... 2.05 22... .65 34... .73 47... .99 60... 2.21 23... .65 35... .74 48... 1.03 61... 2.40 24... .66 36... .75 49... 1.08 62... 2.60 25... .66 37... .76 50... 1.14 63... 2.82 26... .67 38... .77 51... 1.20 64... 3.07 39... .79 52... 1.27 65... 3.35

Extracts From Laws

Continued From Page One.

shall call a meeting of the Canvassing Committee at the office of the Supreme Tribe and said Canvassing Committee shall proceed to count, correct and verify with the books of the Supreme Tribe, the election returns as reported by the various Courts in accordance with Section 6 of these laws, and after carefully comparing with the books of the Supreme Scribe, and tabulating these various reports from the Subordinate Courts, they shall make a full report of their work to the Executive Committee, showing the total number of votes each candidate received, and the candidates for Representative and Alternate Representative in each Jurisdiction or District, receiving the greatest number of votes from said Jurisdiction or District, shall thereupon de declared its representative and alternate in accordance with the preceding sections.

"*Provided*, in the event that when no election shall have been made, or when neither the regularly elected Representative or Alternate, as above designated, can attend the meeting of the Supreme Tribe, they shall at once give written notice to the Supreme Chief, in which event it shall then be the duty of the Supreme Chief to select from among the duly commissioned Past Chiefs of said State, Territory, Jurisdiction, or District, a Representative; such Representative thus selected shall have all the rights and privileges of a regularly elected Representative; *provided*, that the elected officers and appointed committeemen in the meetings of the Supreme Tribe, entitled to vote, shall not exceed one-half of the number of elected delegates chosen by the various Courts of the Order.

"The Executive Committee shall verify the report of the Canvassing Committee with the Supreme Scribe's books, and if satisfied of its accuracy, shall certify the same to the Supreme Chief, who shall thereupon immediately cause Certificates of election to be issued in duplicate, and one copy of the same to be forwarded to the persons elected as Representative and Alternate Representative, and the other copy to be filed with the Chairman of the Committee on Credentials. These Certificates of election shall be made by the Supreme Scribe, bearing the seal of the Supreme Tribe and countersigned by the Supreme Chief.

"Executive Committee.

"Section 20. It shall be the duty of the Executive Committee to exercise a general supervision over all the business and prudential affairs of the Order; * * * * to designate the jurisdiction under which Courts shall be placed when the number of chartered Courts in any State or Territory shall be less than ten active chartered organizations."

"If a man does not provide for his children, if he does not provide for all those dependent upon him, and if he has not that vision of conditions to come, and that care for the days that have not yet dawned, which we sum up in the whole idea of thrift and saving, then he has not opened his eyes to any adequate conception of human life. We are in this world to provide not for ourselves, but for others, and that is the basis of economy."—*Woodrow Wilson.*

"A man in office without means must abandon the hope of making the future of his family luxuriously comfortable. All a man can do under existing circumstances to safeguard his family, is to get his life insured."

UNDER THE PALMS

A Mother's Prayer

Somewhere across the infested sea,
Serving the cause of liberty,
  Dear Lord, is my brave son.
I know not how he fares tonight,
But keep him ever in Thy sight,
  For I have but the one!

Thou gavest two to bless my life,
But one fell early in the strife—
  My first-begotten son!
He with his comrades marched away,
And then a message came one day,
  Dear Lord, I have but one!

Then, while so sorrowed and bereft,
Though only he to me was left,
  I could not say him nay,
Who urged that duty bade him go—
His country called, he said, and so
  How could I bid him stay?

But, oh, dear Lord, 'tis hard to bear,
With not another child to share
  The hearth when day is done!
I can but kneel to Thee and pray:
Be with him through the hellish fray
  And keep Thou safe my son!

I know the cause is good and true—
I know that suffering must ensue
  Before the fight is won.
Yet bear with me, O Lord, this night;
Be Thou my solace in my plight
  And guard my only son!

—*Reuben Goldsmith.*

CHICAGO CORNER

Friendship Court, No. 61.—It was indeed a pleasant surprise to see no vacant chairs in our Court room on Wednesday evening, December 12, which was our annual election of officers, and who will be installed Wednesday, January 9.

Following the election of officers, came the initiation of a fine class of candidates. The work was exemplified beautifully by Valhalla's Degree Team. Our Cook County Manager, Brother Harry Jeffs, in behalf of our Court, graciously thanked the Degree Team for their exceptionally good work.

We were pleased to receive three new members recently: Sister Anna Schrein, Brother Jno. Schrein, and Brother Oliver. We also gained by transfer, Sister Karolina Newmark and Brother Walter Howe. Brother Harold Willis, who has been in the officers' training camp at Fort Sheridan, has successfully gained the rank of First Lieutenant.

Members and their friends are cordially invited to attend our annual dance, given by Friendship Tirzah Club No. 61, at Washington Hall, 19 West Adams Street. Come and help make this event a success, "the more the merrier." Kindly remember the following dates: Installation of officers, January 9; Annual Dance, January 23.

Viola Waseca.

Colorado

Sterling, Colo.—Though Sterling Court No. 16 is new it is a unit in the vast army of Fraternalism and wishes to report that "a new broom sweeps clean" and we are trying to make the old adage come true in this city. We had over 150 members at our first meeting in November, and we initiated 21 candidates and now have over 20 applications for our next meeting. Brother J. W. Campbell is a splendid deputy. We have been honored with visits from our Supreme Medical Examiner, Dr. J. F. Davidson, our Supreme Scribe, Brother Jno. C. Snyder, and our Supreme Lecturer, Brother Harry Michael; also our State Managers, J. J. Cassiday and Henry Gates. Brother Gates has been with us most of the time since last March and has been a great help and inspiration:

Mrs. Sarah Arnold, Scribe.

Illinois

Lincoln, Ill.—Monday, November 19, was a gala day in our city. Not only Ambition Court, No. 193, Tribe of Ben-Hur, but all Fraternal organizations of the city and community were honored with the presence of the nation's Fraternal head, Dr. R. H. Gerard, of Crawfordsville, Ind., who also is the Supreme Chief of the Tribe of Ben-Hur.

Dr. Gerard arrived in the city at 6:26 o'clock, for the banquet given by the Booster Club of Ambition Court, served at the Commercial Hotel at 7 o'clock. H. J. McGinnis, the State Manager, was also present. Representatives from other organizations were guests at the banquet. Both Dr. Gerard and Mr. McGinnis gave addresses during the evening, the former being the principal speaker at the banquet, the latter acting as toastmaster during the evening.

Dr. Gerard addressed the guests at the banquet for thirty minutes, speaking not only of the work of the Ben-Hur Society, but touching upon other subjects, especially the present war situation. Particularly interesting were his remarks concerning the conference which he, as head of the Fraternal Congress, held with President Wilson and his cabinet in Washington. Twenty leading commercial and industrial men of the nation were in this conference to discuss the ways and means necessary for the successful prosecution of the war. The result of the meeting was the organization of the League for National Unity, of which Dr. Gerard was made a member of the Executive Committee.

The Supreme Chief, in his talk with President Wilson, learned to know of the wisdom and shrewdness of the President and he told his audience that he learned to know the greatest man living today. After his conference with the President, Dr. Gerard said he felt no opposition to military drill and strongly advocates the drilling of all societies and organizations in military tactics so that if the time ever comes that such drilling will be required, there will have been some preparation made.

The banquet, served in excellent style by Clark Brothers, had as one of the features a toast "To Our Chief" by E. L. Mittendorff. A flashlight picture of the thirty-three guests was taken during the evening. Other speakers during the banquet were James Lester, Miss Martha Seller and Miss Maud Smith.

The banquet was followed by the school of instruction and question box, at the K. of P. Hall, conducted by Dr. Gerard and Mr. McGinnis, after which there was a welfare meeting for the community and the invited guests which was attended by many.

The Menu

The following was the menu for the banquet which was served:

Consomme Royal
Queen Olives Celery Hearts
Newport Flakes Oyster Patties

Talk........Dr. P H. Gerard, Supreme Chief

Roast Spring Chicken Cranberry Jelly
Whipped Potatoes Midget Beans
Parker House Rolls

Talk..H. J. McGinnis, State Manager Illinois

Compote of Fruit, Madeira

Talk.................... Samuel Montgomery

Almond Bisque Ice Cream
Sunshine Cake

Talk..........Clara Camp, District Manager

Toasted Wafers Cream Cheese
Coffee

Sister Clara L. Camp, the District Manager, gave the final address of the evening. Mrs. Camp is one of the most enthusiastic workers who has ever been engaged in local Tribe duties.

Reporter.

East St. Louis, Ill.—The Tirzah Club of East St. Louis was entertained at the home of the President, Mrs. Bess E. Benson, December 5. The ladies of the Courts were the guests of the day and the members of the club were delighted with the number who responded to their invitation. A number of new members were added to the list, and our goal is set for 100 new members in six months.

Election of officers for the coming year was held and a splendid corps was selected.

The President, Mrs. Benson, talked on civic conditions, and after discussion a letter was ordered written, offering the services of the Tirzah Club to those in charge of the "clean up" of East St. Louis.

As the two Courts of East St. Louis will hold a joint Public Installation it was decided to ask permission for the Tirzah Club officers to be installed at the same time by the representative of the supreme office.

The President then introduced the speaker of the afternoon, Mrs. Smith, President of the W. C. T. U., who spoke on the work of her organization in the foreign district of this city. After her interesting talk, by a unanimous vote the club took membership in the East St. Louis W. C. T. U., pledging ourselves to be ready as an organization to assist in any way possible.

A committee was appointed which will hold a unique place in Fraternal work, one which will go to hospitals or homes and hold prayer service where wanted. Thus closed the last business session for the year 1917 of Tirzah Club No. 1. Refreshments were served and on adjourning each expressed the opinion that it was the best meeting of the year.

Reporter.

Kankakee, Ill.—*The Gazette* of this city has undertaken to raise a fund for the use of the soldier boys of this county as a "Christmas Treat," and Ben-Hur Court No. 91 has made the largest contribution to the fund thus far reported by any individual or organization. Dr. A. J. Lauch, our Scribe, was highly complimented by *The Gazette* when he presented the check and felt gratified over the assistance given by the members of our Court as he is active in the support of each and all of the patriotic movements, for the benefit of our soldiers and the successful prosecution of the war. You will find the Ben-Hur members of our city loyal and patriotic at all times.

Correspondent.

Aurora, Ill.—Fox River Court No. 508 had a most interesting meeting Wednesday evening, November 28, in their regular court room in Charlemagne Hall. A great number of the members were present. After the completion of the business of the Court, the families of the members and their friends were admitted to enjoy the social hour.

Mrs. Dell Waters, Margaret Lenert, Wm. Stuart, Mrs. Matthew Schmitt, Mrs. John Probert, and Margaret Ryan won the high scores for the evening, which passed all too quickly. Sister Della Stanford Bahls of Summerdale, Ala., was our guest of honor. We were all glad to be favored with her presence, as formerly she lived here and was our Deputy, being very active in the work for Ben-Hur.

Chief.

Indiana

Indianapolis, Ind.—Friday evening, November 15, the members of Arrius Court No. 5 and friends gave a surprise party at the home of Brother W. H. Peck, 918 West Thirtieth Street, in honor of Brother Lowell Appleget, who was home from the Navy on a furlough. A most enjoyable evening for all who attended this party, as Brother Appleget expects to be in France very soon. The members presented him with a beautiful Ben-Hur ring, and he said it would always be worn while so far away, as it would remind him of his many friends at home.

On Monday evening, January 28, 1918, Arrius Court No. 5 of Indianapolis will observe the First Anniversary of the consolidation of the English-speaking Courts in our city. The Committee is arranging a fine program. Our Supreme Officers will be with us and a most enjoyable time is anticipated.

Scribe.

Sullivan, Ind.—Thursday evening, December 20, Navillus Court No. 99 initiated a fine class of candidates, the work being in charge of the famous degree team of Farmersburg. Their beautiful costumes and splendid rendition of the work made a most favorable impression upon the candidates. Brother W. A. Irwin had secured the new members and has just started his work, having determined to put Navillus Court upon the Roll of Honor.

After the initiation of candidates refreshments were served and a number of splendid talks were made by visitors and some of the newly initiated members. We have planned to have another large class to initiate during the month of January, as every new member is anxious to recommend Ben-Hur to their friends.

Member.

Terre Haute, Ind.—Esther Court No. 4 held its annual election of officers Thursday evening, December 20, at the lodge rooms, Fourth Street and Wabash Avenue. Chief W. F. Lawson took the office of Past Chief for the next year, and H. L. Stees that of Chief.

Esther Court will hold public installation January 10, and at the meeting January 3 will take in a class of 25 or 30 candidates. The meeting next Thursday night will be a social evening. Several awards will be made and invitations and fuller details will be issued later.

Reporter.

Kentucky

Ashland, Ky.—Court No. 42 held a very enthusiastic meeting Friday evening, November 23, at Eagles' Hall. Twenty-seven applications were presented by Deputy Brother Edgar E. Elford. Ten candidates were in waiting and duly initiated. Brother Isaac King, the Chief, presided over the meeting. A great deal of interest and enthusiasm is being manifested among the members of Ashland Court, and the message has gone forth, that on December 31, 1917, this Court will be on the Roll of Honor.

Walter N. Orndorff is one of the most enthusiastic workers in Ashland Court, and during the six weeks ending November 30, Brother Orndorff secured forty-six applications, and was the lucky one to receive a Ben-Hur Watch, offered by our State Manager, Brother S. E. Michot, for securing the largest amount of business during the months of October and November. Brother Orndorff was born at Zepp, Shenandoah County Virginia, October 31, 1870. He was united in mariage to Helen A. Eskridge, October 14, 1890, and to this union, ten children were born, four of whom together with Brother and Sister Orndorff are members of Ashland Court. Brother Orndorff has been in the employ of the Ashland Leather Co. for the past sixteen years. He is one of the Charter members of Ashland Court, and has only missed one meeting in two years. He has taken charge of the Degree Team and will have a first class Drill Team in a very short time. To know Brother Orndorff as he is known by his many friends is a pleasure, and his earnest and honest efforts in behalf of the Tribe of Ben-Hur deserves the hearty and cordial support, so cheerfully given him by the members of Court No. 42. It has been said, some men do good by creating libraries; there are others who do great good by endowing schools; there are still others who let the sun set on no day which has not received from their hands, some humble act of charity, which, though unheeded by the world, has yet made some one happier, some home brighter. Such a man is Walter Orndorff, small in stature, big in heart, a sunny presence in the lodge room and out of it, a knocker never, a booster ever, and built of the clay that men are made of. Brother Orndorff met our Supreme Chief at Portsmouth, Ohio, recently, at a meeting of Portsmouth Court No. 109, and Dr. Gerard promised he would visit Ashland Court as soon as they reached the 100 mark, so Walter got busy with his friends, and the 100 mark has been reached, and our Supreme Chief will attend the meeting of Ashland Court January 25, 1918. Brother Orndorff recently visited Portsmouth Court, driving there in an automobile, and on his way home the automobile decided to move no further, the engine went dead, and, much to the surprise of the occupants of the machine, they were in the midst of a cemetery. Several of the members who were in the auto blame our Examiner, Dr. Sturgill, for causing the machine to balk in the midst of a cemetery.

CORRESPONDENT.

HENDERSON, KY.—Thanksgiving Night Henderson Court No. 3 held one of the best meetings since its organization. About 225 members were present, and thirty-seven members from Crescent City Court No. 122 came over from Evansville in a special car. The Degree Team of Crescent City Court exemplified the ritualistic work in a most impressive manner. Brother Harry Kinkade was presented with $25.00 by Deputy Brother D. E. Williams for securing new members, and he also drew the $25.00 prize offered by State Manager Brother S. E. Michot. Henderson Court will occupy their own hall, commencing January 1, to be known as "Ben-Hur Hall," corner Second and Main Streets. Under the Good of the Order, Brother Moses Hary, Scribe of Crescent City Court, spoke very interestingly about the good work being done in Evansville, followed by our State Manager, Brother Spalding E. Michot. After the meeting, an elaborate and appetizing supper, prepared by Sisters Mattie Schmitt and Zella Sights was served, followed by dancing, the music being rendered by the Henderson Court Orchestra.

Another contest was started, to begin November 30, and ending January 31, 1918, the object of said contest to secure not less than $49,000 of new business in honor of our State Manager. Brother Michot promised us, if we secured the above amount of insurance during the contest he would present to the member securing the largest amount, a Ben-Hur Watch.

Deputy Brother D. E. Williams offered a second prize of $5.00 in gold and a third prize of $2.50 in gold. An invitation willl be extended our Supreme Chief to be with us on Thursday evening, January 1, 1918, at which time we will have a large class to initiate.

REPORTER.

Texas

SAN ANTONIO, TEX.—It has recently been the pleasure of a large number of the members of the Tribe of Ben-Hur in Texas to meet personally another member of our Supreme Board of Managers, Dr. J. F. Davidson, our Supreme Medical Examiner. After listening to his splendid talks along Fraternal lines, we are glad that we are members of this great family.

The Doctor and Mrs. Davidson, in company with State Manager Beardsley, were given splendid Fraternal Greetings by the members of our Courts and their friends at Greenville, Denison, Dallas, Fort Worth, and Cleburne, and at every place the Doctor met our Local Examiners, and I know was well pleased with them as well as the personnel of our membership.

We had an informal meeting at Greenville, where in spite of a stormy night a goodly number of our members were present and gave the Doctor a hearty welcome. At Denison we had a splendid meeting addressed by Judge Peck, Judge French, and Doctor Davidson. Deputy, Walter Mills was busy at the meeting and secured some good prospects. The Doctor attended the Texas Fraternal Congress at Dallas and addressed this body on "Adequate Rates and Adequate Risks." He was the guest of Dr. Smith, the president of the Congress, at a luncheon given by the Automobile Club.

At Cleburne was held another great meeting and the members were proud to do honor to one of the founders of the Society they love so well. Chief Kountz presided at this meeting. Our Supreme Guide, Brother John Butters, gave a splendid talk and introduced Dr. Davidson, the speaker of the evening. M. R. Duncan, of Fort Worth, told a few of his "Negro Stories" in the way only Duncan can tell. At Dallas the Doctor witnessed the matchless Degree Team under Captain Daugherty exemplify the Ritual of our Society. Seventeen candidates received the degree. The Dallas Team is doing nice work. Doctor Davidson spoke at length on topics of interest to every member.

Monday night, November 26, a big union meeting was held at Fort Worth. Members were present from Wichita Falls, Marshall, Dallas, and Cleburne, and five hundred Sons and Daughters of Hur greeted Doctor Davidson and wife. This meeting was under the direction of our Supreme Guide, Brother Butters. State Manager Beardsley presided and introduced Judge Marvin Brown, who gave an address of welcome to our guests in behalf of the city. Sister Hockberge welcomed the visitors in behalf of Lone Star Court. These addresses were responded to by Judge Padiford of Cleburne in one of his magnificent Fraternal orations. Col. Frank Hanson, of Dallas, responded to the welcome in his happy way. "America" and "The Star Spangled Banner" were sung with great enthusiasm by all. This was followed by a patriotic address by Judge Morris Rector and others. Mrs. Davidson gave short talks at each meeting.

The writer agreed not to say anything about Doctor Davidson's experience while in Texas, but Judge French of Denison insists that I deny that the Doctor crawled out on the awning when a fight started in his Court during the trial of an Oklahoma outlaw. The Doctor also says he did not get out of the window, but felt like it. The Doctor also thinks he was shot at when coming to Fort Worth, but found out afterwards that the detectives were shooting at another fellow.

MEMBER.

New York

EAST ROCHESTER, N. Y.—Monday evening, December 10, will go down in history in East Rochester, as one of the greatest events ever pulled off in that little city, from a social, literary, and musical standpoint. Jno. C. Browne, District Manager, who is preparing to institute a new Court in this place, invited members, prospective ones, and friends, to the Odd Fellows' Temple for an evening's entertainment, free.

Notwithstanding the fierce, raging blizzard without—within everything was sublime, sunshine and good cheer were the predominating feature. Brother Browne had promised a rare treat, from the standpoint of entertainment, and judging from the wonderful applaus which every act brought forth, every person present was more than delighted.

The following little artists assisted in the evening's pleasure:

Vocal Duet..By little Misses Dorothy Jane Baldwin and Agnes Sullivan, four and five years of age respectively
Piano Duet .... Misses Eva Baird and Sylva Pritchard
Piano Solo............Miss Lorena A. Browne
Vocal Solo...............Miss Eileen Sullivan
Piano Solo................Miss Mae Timmons
Vocal Solo..................Miss Zella Flint

Then came the most wonderful little actors, cute and cunning, Master Joseph O'Brien and Miss Mary Sullivan, in "Fifty Years Ago." This is a bridal scene and they relate in song their many happy experiences of a fifty-year married life. When they entered the hall the reception given them was most cordial, and after the song, the audience became more vigorous than ever in their applause, so much so the youngsters were called back several times. They sang in their usual happy style, "Irish Ways," "Cry Baby," and other beautiful melodies.

Brother Newbauer, one of the new members, must receive much credit for assisting Brother Browne in securing the Crescent Orchestra, consisting of seven pieces, for this occasion, their music was charming and greatly assisted in making the event such a pleasurable one. Our State Manager, Brother J. D. Robberts, was present and spoke on the merits of the Order. The Brother was never heard to better advantage. The history of our glorious Order was explained in a most forcible and eloquent manner, facts were given so beautifully, and the merits of Ben-Hur so wonderfully portrayed, that I am sure nothing but good can come from such an address and this new Court will realize from it an additional lot of new members.

Brother Browne presided over the meeting in his usual happy way, and announced that the new Court would be instituted December 29, in Odd Fellows' Temple, whereafter the Court would be at home to members and visiting members on the second and fourth Mondays in each month. We must not forget to state that this Temple of the Odd Fellows is certainly a thing of beauty. The writer has not seen anything its equal, and all the equipments for lodge work up to the highest standard. This is one place where Ben-Hurs will have one real up-to-date meeting place.

Sister Robberts and staff will have charge of installation of the officers. Brother Browne has selected a joint Team from Genesee Valley Court No. 18 and Star of the East Court No. 135 to exemplify the Degree work in full form. This Court will start off in peace and good will, and ever remain in peace, for they have selected *Star of Peace* for their name.

ONE WHO WAS THERE.

Ohio

SPRINGFIELD, OHIO.—More than one hundred members of the Lew Wallace Court No. 189, of Dayton, were the guests of Springfield Court No. 31, Monday night, November 26, at the Hotel Bancroft, where dinner was served. Later in the lodge room in the Dial Building the visiting Court was presented with a handsome loving cup.

The festivities were the result of a membership contest between the two Courts, the loser banqueting the winner. The contest ran for two months and during that time Dayton obtained 125 members and Springfield secured 98.

The banquet was served at 8 o'clock. At one table were several special guests, including Gilbert Howell, of Crawfordsville, Ind., Editor of THE CHARIOT; State Manager R. G. Hungate, Columbus; Special Representative F. F. Theis, Dayton; Special Representative J. J. Scott, of Springfield.

W. E. Lloyd presided at the lodge room ceremonies. Gilbert Howell told in an interesting way of the many strides the organization was making over the country. Mr. Howell, as editor, knew of many things Courts were doing in this and other states and his address proved one of the best of the evening.

State Manager Hungate followed along the same lines. He praised the work of Springfield Court in raising its membership just two short of the century mark, a record of which any Court might be proud.

To J. J. Scott fell the honor of presenting the loving cup, suitably inscribed, to the winning Court. He spoke of the pleasure it gave him to make the formal presentation, considering that Springfield lost. He thanked all the members of the local Court who had worked so hard for the prize.

Mr. Theis accepted the gift on behalf of the Dayton Court. P. C. Rudey also spoke and the visitors were entertained with dancing until their special car left at 11:35.

REPORTER.

COLUMBUS, OHIO.—"Surprise" is no doubt a mild term for our sister Courts when in this issue our name finally appears on the Roll of Honor. We are proud to be with you, although we are only mere amateurs in this wonderful work of spreading the broad arm of Benevolence to all worthy persons, we have greatly improved, and as there is always plenty of room at the top that is our aim. In the near future our progress will be more rapid than ever before, as our handful of loyal members have each pledged everything to the work.

We cannot remain dormant any longer. Brother R. G. Hungate, our esteemed state manager, called on us the other evening, and we were well pleased to have an attendance of forty per cent. of our members. This, I think is as good as any of our big sister Courts can produce and we did not send announcements either.

One great cause of our success is our *"Get Acquainted Parties,"* which are held at the homes of the members. Here all members can come and bring in their prospective candidates where they may catch the true spirit of Fraternalism, which is exemplified by our wonderful Order, the Tribe of Ben-Hur. At these meetings each party contributes something towards a lunch, so the burden of entertaining does not fall hard upon any one.

Great care is being taken in the organization of our Degree Team, which will be made up entirely of new members. We will soon be ready to give the work in first-class shape. To our great sorrow, Mrs. Robert Kersch, of Whitefield Court No. 7, Savannah, Ga., who has been in our midst for some time, will return home soon. Sister Kersch has made many friends while here and the good will of all return with her. If any of our readers know of any friends who live in Columbus and are not Ben-Hur members, but who are worthy of our organization, kindly notify W. O. Treverton, 50 East Main Street, who will be glad to carry the word to them and will in turn thank such loyal workers through this wonderful paper. We wish all Courts the success we have had.

COLUMBUS COURT NO. 213.

DAYTON, OHIO.—Ilderim Court No. 1 entertained the members and their friends Monday, December 3, with the following program:

Piano Selection—Rustle of Spring........ Miss Sarah Avey
Vocal Selection—The Last Rose of Summer. Mr. Buckles, accompanied by his Mother
Duet (Piano and Violin)................ Miss Florence Drake and Miss Glenna Altwig
Vocal Selection—Keep the Home Fire Burning................Niss Naomi Himes Accompanied by Miss Sarah Avey
Recitation—Miss January Jones............ Miss Thelma Robbins
Address—The Tribe of Ben-Hur........... By F. F. Theis
Vocal Selection—Give Me the Right to Love Miss Goldie Priest Accompanied by Miss Morgan
Piano Selection—Silver Stars .... Miss Florence Drake
Vocal Selection—Sunshine of Your Smile... Miss Naomi Himes Accompanied by Miss Sarah Avey
Vocal Selection—I May Be Gone a Long, Long Time; and Yankee Doodle......... Mr. Buckles, accompanied by his Mother

The above program was arranged by the Entertainment Committee and was followed by a luncheon.

REPORTER.

Iowa

CEDAR RAPIDS, IOWA.—A number of women members of Aldebaran Court No. 12, Thursday, December 20, met in their auditorium for the purpose of organizing the Tirzah Club, an auxiliary to the Court. The purpose of this organization is to provide a sick benefit fund and be of assistance to members in times of illness and trouble. All members of the Court in good standing are eligible to membership, which will be kept open until January 31. The following officers were chosen: President, Mrs. Ollie B. Kenyon; Vice-President, Mrs. Ella Morgan; Treasurer, Mrs. Hattie Getts; Secretary, Mrs. Johanna Fix; Committee on By-laws, Mrs. Mary Parsons, Mrs. Nellie Johnson; Sick Committee, Mrs. Nellie Carpenter, Mrs. Mattie Jones; Floral Committee, Mrs. Cora Torrence; Membership, Mrs. Pearl Ramming, Georgia Tidd; Clerk of Correspondence, Mrs. Tillie Stickley.

After the business meeting refreshments were served. The next meeting will be held December 27.

REPORTER.

Oklahoma

IDABEL, OKLA.—The members of Idabel Court No. 94 voted for their Court to play the part of the "Big Brother" to the little children, who, on account of possible misfortune, would not hear the "Ringing of the Christmas Bells" nor get a glimpse of "Old Santa."

Accordingly, at seven o'clock on the evening of December 24, the members met at their hall, which was tastefully decorated in evergreens, and after a short program of music and some well chosen remarks by the Chief, the committee under the guidance of Miss Ola White, in her large touring car, began the rounds of the city playing "Santa Claus" and bringing "Peace on Earth, Good Will to Men" to the many little children who were looking with childish glee for the coming of this most welcome guest.

After the return from the visits by the committee who had charge of the distribution of the presents, the Orchestra began its labors of the evening, and round after round of dancing took up the remainder of the program until a late hour. Many were the compliments passed upon the way in which the affair was conducted; many voting it the best of its kind ever given in our city. Each and all as they wended their way homeward said, "Long live the Tribe of Ben-Hur," and expressed the hope that our membership may become as many as the sparkling dew drops that glisten like the stars from on high.

REPORTER.

TULSA, OKLA.—The ladies of Tulsa Court No. 8, under the direction of District Manager Sister Louise J. Rittenhouse organized a Tirzah Club on October 11 with ten members. At the first meeting it was decided to meet one afternoon each week and work as a Red Cross unit. At this date there are twenty-six members in the Tirzah Club and we have made 210 bandages, 21 pairs of socks, 9 sweaters, 21 bed sheets, and 3 surgeon's gowns.

A few of the members of Tulsa Court lived in the suburb of Park View, and as it was quite a distance to the city they have also organized a club of their own and have taken up Red Cross work one afternoon each week. This club has made 145 bandages to date, and many of the members are working on sweaters and socks. This work is in charge of Sisters Richardson and Kissinger and they each deserve a great deal of credit for the way in which these organizations have responded to the call of the Red Cross work.

The ladies of Sand Springs Court No. 105 have also organized a Tirzah Club and have had two meetings. They have also been working on bandages and made 128 at the first two meetings. As this Court is located only a few miles from Tulsa with the help of the members of the Tulsa Club we will be able to do some good work. These clubs are also planning some active work for their respective Courts.

CORRESPONDENT.

Pennsylvania

NEW KENSINGTON, PA.—T. H. Russell, of Meadville, was present Thursday evening, December 6, and one of the most enjoyable meetings in the history of New Kensington Court No. 11 was held. Eighteen candidates were initiated and applications of eighteen more were received and balloted upon. The Degree Team performed their work in a very creditable manner. A fine lunch was served.

Deputy Supreme Chief Russell will return for the meeting on December 20, when another large class will be initiated. At this meeting pictures from the book Ben-Hur will be shown.

REPORTER.

Washington

TACOMA, WASH.—Court No. 2 gave a dance and a Five Hundred party Thursday evening, November 22, at Fraternity Building, Tacoma Avenue, to which all Ben-Hur members enlisted in the country's service now at the cantonment at Camp Lewis, which is just outside the city limits, were invited.

The rooms were filled to capacity with members and invited guests and the early part of the evening was devoted to Five Hundred. Light refreshments were then served and the remainder of the evening devoted to dancing. The committee in charge were William R. Westlake, Oliver O. McLane, and John G. Horne, and they left nothing undone to make the function pleasant.

This Court has five young men enlisted in the army and navy and they are being remembered with their names on the Honor Roll in the Court rooms and remembrances sent to them from the Court, at intervals.

REPORTER.

Virginia

ROANOKE, VA.—Court No. 4 recently organized a Ben-Hur Booster Club with several hundred members, and great enthusiasm is manifest. Meetings are held every Thursday night in the newly furnished club rooms, and literary and musical programs are provided for the evening's entertainment. These club rooms consist of the business office of the State Manager, rest room for ladies, and reading room and library for the men. A Victrola adds to the attractiveness of the rooms, and Mrs. J. E. Palmer, wife of the State Manager, acts as hostess and by her pleasant, affable manner wins many members for the club and the Tribe of Ben-Hur. The officers are: President, Mr. Frank Fitzgerald; Vice-President, Mr. C. B. Graham; Secretary, Miss Carrie Brittain; Treasurer, Miss Ora Vance. During the State Teachers' Conference in November, the club generously placed its entire suite of rooms at the disposal of the several thousand visiting teachers, and many availed themselves of the opportunity thus afforded to spend a pleasant social hour, and no doubt carried to their respective communities good reports as to the merits of Ben-Hur, and some may eventually become beneficiary members.

CORRESPONDENT.

Read your Chariot every month.

Sing "America"

The words and sentiment of "The Star Spangled Banner" are admirable. They are set to a melody as inspiring as the melody of "La Marseillaise." Nevertheless we note with some satisfaction a tendency to the use of the words and air of "America" where singing is to be done by large bodies of people. "The Star Spangled Banner" is distinctly difficult of successful rendition by an untutored singer. Some professional vocalists confess to trepidation when called upon to interpret it. We have in mind an eminent singer who recently confessed that she actually dreaded attempting it, and another equally eminent who undertook it in the presence of a large audience, and met disaster. There are not a great many who can interpret the song comfortably and with the best effect. When it is sung by a miscellaneous crowd the result is sometimes more pitiful than inspiring.

But any one who can sing at all can sing "America" with comfort both to himself and his neighbors. The sentiment of the hymn is less warlike than the sentiment of "The Star Spangled Banner," but it is noble and dignified. The air is full and flowing, within easy range, and has distinction. It can be undertaken without apprehension and sung in fullness of soul. It is much easier to express heartfelt patriotism while singing "America" than it is while singing "The Star Spangled Banner," because there is less distraction from the sentiment which is being voiced. "America" is the song for all the people; "The Star Spangled Banner" is a special song for special occasions, and its glory will grow if it is left chiefly to those who can successfully interpret it and to instrumental bodies that can bring out its really superior and distinguished beauties.

No Brains to Injure

A man was traveling along and encountered an old Irishman turning a windlass which hauled up ore out of a shaft. It was his work to do this all day long. His hat was off and the sun was pouring down on his unprotected head.

"Don't you know the sun will injure your brain if you expose it in that manner?" said the good man.

The Irishman wiped the sweat off his forehead and looked at the man. "Do ye think I'd be doin' this all day if I had any brains?" he said, and gave the handle another turn.

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe of Ben-Hur—Report of Supreme Scribe for the Month Ending December 15, 1917

Balance November 15, 1917		$1,625,307.99
November Receipts:		
Received from Monthly Payments	$ 93,457.61	
Received from Interest	1,804.94	
Received from Rent	1,246.53	
Total Receipts		$ 96,509.08
Sum		$1,721,817.07
November Disbursements:		
Death and Disability Claims	$ 86,558.64	
Repairs on Real Estate	77.39	
Maintenance of Building	1,034.63	
Total Disbursements		$ 87,670.66
Balance December 15, 1917		$1,634,146.41

Balance to the credit of Class B..........$1,634,146.41

List of Death and Disability Claims Paid in November, 1917

Katerine Thuma, Chicago, Ill.	$ 1,000.00
Agnes Kis, East Chicago, Ind.	1,000.00
William Orsen Kelley, Sacramento, Cal.	1,000.00
Ora A. Kester, Sandborn, Ind.	1,300.00
Annie Cohn, New York, N. Y.	1,000.00
Louella Dinsmore, Nebo, Ill.	1,000.00
Charlie E. Fitzgerald, Decatur, Ill.	1,000.00
Wm. H. Roberson, Mattoon, Ill.	1,000.00
Christina McKinnies, Evansville, Ind.	1,000.00
Ethel F. Mitchell, Richmond, Ind.	350.00
Carrie Oppenheimer, Louisville, Ky.	1,100.00
Fred H. Krueger, Freelandville, Ind.	2,000.00
Oliver M. Davis, Marion, Ind.	2,200.00
Catherine Redman, Evansville, Ind.	500.00
Jas. A. Thompson, Kewanee, Ill.	500.00
George Donius, St. Louis, Mo.	1,000.00
Jarusia V. Ammons, New Amsterdam, Ind.	500.00
Catherine Kneidle, Lawrenceville, Ill.	1,000.00
James L. Henson, Hamilton, Ohio	1,950.00
Joseph Z. Ploof, Beaver Dam, Wis.	1,050.00
Julia Craver, Mt. Carmel, Ill.	1,000.00
Lizzie Green, Evansville, Ind.	1,200.00
Mary S. Miller, Evansville, Ind.	800.00
Elmer E. Trueblood, Bedford, Ind.	1,000.00
Wm. L. Post, Buffalo, N. Y.	1,000.00
Josef Kallal, Chicago, Ill.	1,000.00
Jas. J. Dormer, Ft. Wayne, Ind.	1,500.00
Ethel E. Tohill, Hutsonville, Ill.	1,000.00
Leora R. Jackson, Wabash, Ind.	1,000.00
Jno. J. Collins, Covington, Ky.	1,000.00
Edward Laib, Evansville, Ind.	1,000.00
Frank T. Sherwood, Bedford, Ind.	1,600.00
Jennie I. Gabel Goepper, Louisville, Ky.	1,500.00
Allen F. Ward, Franklin, Ohio	800.00
Chas. B. Cruse, Dayton, Ohio	500.00
James H. Pearce, Harrisburg, Ill.	500.00
Agnes Davis, Scranton, Pa.	1,000.00
John W. Arthur, Hornersville, Mo.	500.00
Michael J. Conroy, Chicago, Ill.	957.45
Benjamin Rich, Springfield, Ill.	1,000.00
Margret A. Stone, Granite City, Ill.	500.00
David Baker, Oxford, Ohio	1,000.00
Chas. A. Black, Benton Harbor, Mich.	1,000.00
Daniel E. Child, Findlay, Ohio	960.00
Geo. W. Reed, Plymouth, Ohio	2,500.00
Katerina Pecival, Chicago, Ill.	500.00
Albert Galos, Chicago, Ill.	908.01
Bridget Keilty, St. Louis, Mo.	1,000.00
Marie Kucera, Chicago, Ill.	888.37
Dorothea A. Brown, Mt. Vernon, Ill.	1,000.00
Dora P. Welser, Kane Pa.	900.00
Eva J. Long, Rockford, Ill.	1,000.00
Edmund M. Corn, Louisville, Ky.	1,200.00
Samuel G. Pratt, Danville, Ill.	1,000.00
Herbert Tomlinson, Hannibal, Mo.	2,000.00
Yetta Bursky, New York, N. Y.	1,000.00
Albert Wilhelm, Louisville, Ky.	250.00
Brent L. Barker, Monticello, Ill.	1,200.00
Chas. F. Mitchell, Evansville, Ind.	1,400.00
Nannie C. Frank, Louisville, Ky.	1,100.00
Mina Bowman, Chicago, Ill.	1,000.00
Harry Kirchway, Chicago, Ill.	1,000.00
Barbara Potucek, Chicago, Ill.	700.00
John M. Littler, Indianapolis, Ind. (Old Age Disability)	120.00
Amanda Smith, Sailor Springs, Ill., Disability	244.84
Frances L. Seely, Los Angeles, Cal., Disability	331.96
Andrew Anderson, Shelby, Ohio, Old Age Disability	250.00
Addie C. Hall, Chicago, Ill.	500.00
Kate Walsh, Chicago, Ill.	500.00
Ester W. Stoner, Fenton, Mich., Disability	158.31
William F. Amy, Otisville, Mich., Disability	261.79
Isaac Kram, Kalamazoo, Mich.	533.32
Eli C. Thomas, Bellefontaine, Ohio, Old Age Disability	350.00
Wm. S. Wells, Ft. Wayne, Ind.	1,000.00
Minnie L. Frazier, Hugo, Okla.	1,000.00
Charles Chambers, Saginaw, Mich.	500.00
Martin H. Helmer, Piqua, Ohio	500.00
Ernest J. Crosby, Cleveland, Ohio	1,000.00
Benjamin R. Kratzer, Los Angeles, Cal.	1,000.00
Hazel M. Scales, Tennyson, Ind.	1,000.00
Bernard P. Evans, Quitman, Miss.	1,000.00
Samuel H. DeCrow, Quincy, Ill.	1,000.00
Helen A. Keffer, Memphis, Tenn.	1,000.00
Carolina Koeydik, Chicago, Ill.	1,000.00
Richard M. Allen, Evansville, Ind.	1,000.00
Harvey J. Childers, Carbondale, Ill.	1,000.00
Frank N. Foote, Marshall, Mich.	1,000.00
John W. Snodgrass, Springfield, Ill.	1,000.00
William H. Rowe, Princeton, Ind.	1,000.00
Frank J. Aldridge, LaFayette, Ind.	1,000.00
Julia S. Pennell, Columbus, Ohio	900.00
Harrison O. Cowing, LaFayette, Ind., Disability	828.47
James Colvin, Seattle, Wash.	266.12
Total	$ 86,558.64

Total Paid to Beneficiaries Since Organization..........$16,497,015.69

Fraternally submitted in T. B. H., JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, December 15, 1917,

Elston National Bank, Crawfordsville, Indiana	$ 137,121.55
First National Bank, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Crawfordsville, Indiana	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana	10,000.00
Crawfordsville Trust Company, Crawfordsville, Indiana	5,000.00
Farmers & Merchants' Trust Company, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Evansville, Indiana	10,000.00
Real Estate (Old Home Office)	15,971.15
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Invested in First Mortgage Loans	122,500.00
Invested in Municipal and County Bonds	1,107,684.28
Cash in Office	50.00
Total Assets	$1,634,146.41

Fraternally submitted in T B H., S. E. VORIS, Supreme Keeper of Tribute.

FOR CHANGE OF ADDRESS OF THIS PAPER

My name is ....

Court No........... **Located at**..........................

My paper now comes to..

State..

Change my address to..

State..

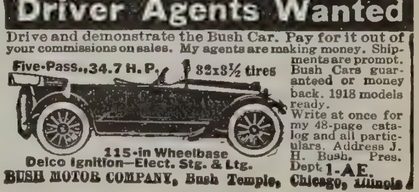
Street and Number..

Or P. O. Box..

Cut this out and mail to THE CHARIOT, Crawfordsville, Indiana.

WANTED—Five District Managers for the State of Kentucky. Excellent territory. If you are an organizer and want a good paying, permanent position, write Spalding E. Michot, State Mgr., Louisville, Ky.

Read your Chariot every month.


Driver Agents Wanted

Drive and demonstrate the Bush Car. Pay for it out of your commissions on sales. My agents are making money. Shipments are prompt. Bush Cars guaranteed or money back. 1918 models ready. Write at once for my 48-page catalog and all particulars. Address J. H. Bush, Pres. Dept. 1-AE.

Five-Pass., 34.7 H. P.
32x3½ tires
115-in Wheelbase
Delco Ignition—Elect. Stg. & Ltg.

BUSH MOTOR COMPANY, Bush Temple, Chicago, Illinois

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXIII Crawfordsville, Indiana, February, 1918 No. 2

Membership Contest Banquet, Ambition Court No. 193, Lincoln, Illinois.

Do Something

"Do something for somebody, somewhere,
While jogging along life's road;
Help someone to carry their burden,
And lighter will grow your load.

Do something for somebody gladly,
'Twill sweeten your every care;
In sharing the sorrow of others,
Your own are less hard to bear.

Do something for somebody, striving
To help where the way seems long;
And the homeless hearts that languish
Cheer up with a little song.

Do something for somebody always,
Whatever may be your creed—
There's nothing on earth can help you
So much as a kindly deed."

Appeal of Supreme Officers

We give herewith copy of a letter sent by our Supreme Chief and Supreme Scribe to the Scribe of each Court, with a request that it be read at each meeting of the Court. It is the desire of the Supreme Officers to arouse our members to the fullest realization of the needs of the hour and their responsibility to our country.

The Secretary of the U. S. Treasury has considered the Fraternal people of the country of sufficient importance to the Government to call the Presidents of all the Societies into a conference with him at Washington, D. C., to work out plans whereby we can be of assistance in helping the Government raise $2,000,000,000.00 through the purchase of Thrift Stamps and War Savings Stamps. In many other important ways the Fraternities of this country have been commandeered for war service. Many of the plans for helpful action on our part, as fraternalists, are vague and still in their infancy. On account of the peculiar makeup of our societies, some of which are purely fraternal in scope while others, like our own, combine the ideas of fraternity and insurance and others go to the extreme of laying stress on insurance to almost the exclusion of the fraternal idea, it is hard to work out a general plan or campaign of helpfulness that will apply to all.

It is therefore up to our individual units—Lodges, Camps, Courts, etc.—to work out plans in our different communities to aid the Government in every way and it is the desire of your Supreme Officers that, even at the expense of the growth of our own Society, our members take the lead as much as possible in their own communities in the great national movements that are before us. There is one matter, however, to which we desire to call your special attention, and that is the matter referred to in the opening paragraph, concerning the conference recently held in regard to Thrift and War Savings Stamps. This is a movement in which we can all help and, looking at it in a selfish way, benefit ourselves as well as the Government. We can not all buy Liberty Bonds but we can all buy a 25c Thrift Stamp, and 25c from every person in the United States means a loan to the Government of $25,000,000.00. The Government does not ask us to give this, but agrees to pay 4 per cent interest for five years. The Thrift Card, to which these 25c stamps are attached, when filled with sixteen stamps, can be converted at any Post Office into a $5.00 War Savings Stamp, by the payment on your part of 12c in January, 13c in February, and so on, increasing 1c each month until December of this year, when the difference you would pay in cash would be 23c. These War Savings Stamps are redeemable January 1, 1923, at $5.00 for each stamp, the difference between $5.00 and what you pay for them representing the interest thereon at 4 per cent, compounded quarterly. The $5.00 stamps are attached to a U. S. War Savings Certificate, which is furnished at any Post Office or Government sub-station, and when twenty of these $5.00 stamps are attached to a War Savings Certificate it constitutes a Government Bond for $100.00, payable in 1923. If for any reason one should want to realize in cash on these stamps, before or after the certificate is fully filled out, the owner shall be entitled to receive the amount set forth in the table printed on the Certificate, for each War Savings Stamp according to the month in which it is attached. Remember, Thrift Stamps do not bear interest. It is only when they are converted into the $5.00 War Savings Stamp that they begin to bear interest.

The Government is appealing—pleading for money! This appeal comes to you and to me. It is not asking you to give this money; it is asking you to loan it. If we fail—if we refuse to loan our Government money needed to win this war, we may later have to pay it in taxes to Germany in the form of billions of dollars of indemnity, which would not only continue through our lives but place a mortgage and handicap on future generations! Weigh this matter carefully, for upon your choice rests the consequences! It's up to you and me! There is a War Savings Committee in your county. If you are not already in touch with this Committee, get in touch with it at once and offer your services and the services of the Court.

Report to the Supreme Office the number of Thrift Stamps and War Savings Stamps bought each month when you make your monthly report so that we may give the benefit of your work to all the other Courts through THE CHARIOT each month. Do this. It will help us all and we will all feel better for doing it.

Fraternally yours in T. B. H.,
R. H. GERARD,
Supreme Chief.

Attest: JOHN C. SNYDER,
Supreme Scribe.

Kind Words

Kind words do not cost much. They are quickly spoken. They do not blister the tongue that utters them. You never have to repent of them. They do not keep us awake till midnight. It is easy to scatter them. And oh, how much good they may do! They do good to the person from whose lips they fall. Soft words will soften the soul. They will smooth down the rough places in our natures. Care to say kindly things will drill our natures in kindness. It will give us a spirit of self-control. It will make the conscience delicate and the disposition gentle. A woman cannot make a habit of speaking kind words without augmenting her own gracious temper. But better will be their influence upon others. If cold words freeze people, and hot words scorch them, and bitter words madden them, so will kind words reproduce themselves and soothe and quiet and comfort the hearer. They make all the better elements of one's nature come trooping to the surface. They melt our stubbornness. They arouse an appreciation of better things. Let us say the kindly word. No one can tell how many burdened hearts may be relieved, how many discouraged souls may be inspired. Say it every day; to the one who disturbs you while you are busy, asking for work; to the one who has almost lost hope; to all. Remember, kind words can never die.

Thrift is Shortcut to War Success

Occasionally, when the private citizen of limited income sits down to ponder the fact that the Government already has arranged to spend some $21,000,000,000 for war purposes, he is staggered, overwhelmed by the immensity of the sum. "There is not that much money in the United States," he says to himself. "I don't see how it can be done.'

At first glance, it does appear difficult of accomplishment. It is true that this huge amount is more than three times as much money as there is in the United States treasury and sub-treasuries and in general circulation. But the big fact—the fact for the Government and for the man with limited income—is this: all the money in the United States will change hands three times while the $21,000,000,000 is being spent. The workman in the field and in the mine and in the fatcory will receive his remunerative pay; he will, in turn, disburse his earnings—some for the necessities of life, some for his little amusements and luxuries, and some for his savings account.

Here lies another big and important fact. Not only will he save some of his earnings, but the grocer to whom he gives part of his earnings will save some, and so will the shoe dealer and the doctor and the clothier and the baker and the butcher. All will save some—and they will strive to put their savings to the best possible use. How best can they use their savings? All things considered, they can do no better than lend their money to the Government, which must be enabled to continue to purchase iron and steel and clothing and food and machinery with which to carry on the war for the world freedom that will spell continued prosperity for all the people.

Unless the Government is provided with funds at this time to make new contracts and pay for new materials, the mines and the shops either must close down entirely or curtail activities, with the result that the payrolls will be cut and the number of workers reduced. With curtailment of industrial and commercial activities, the market for the farmers' produce necessarily will be narrowed and cheapened. The more liberally and generally the people purchase Government war securities, the more money the Government will have to spend and the more wages the workman will receive for steadier time. Money must be kept in circulation in order that industrial and commercial activities may be continued.

Wisdom in the expenditure of money is the real basis of thrift. Money should not be hoarded and put out of circulation, but should be made a factor in the success of the war and in the prosperity that can be built to loftier and broader and sounder dimensions when the great conflict ceases and peace is restored. Thrift is the one shortcut to success in the war for world freedom.

Our Ledger Account

The transfer of "life accounts" to the new ledger at the beginning of each succeeding year requires the most serious consideration. What accounts should we continue? First, let us be absolutely "Patriotic" to our Country in its dire hour of need. Next let us open an account with "Truth" in all things we do and say. Our ledger should have an account of "Faith" well founded, strong and unfaltering. Our account with "Hope" should be large and generous, for without Hope and Faith all efforts in life will fail us. "Courtesy" should be in our new balance sheet, for it is by kindly courtesy and deeds of helpful service to others that we may hope to succeed. "Punctuality" should be in the new ledger account, for at all times we should be punctual in our enterprises and prompt in our service to others. "Thrift" is demanded from every fraternalist and loyal American. We should economize in our selfish pleasures, endeavoring to save in every possible way that we may contribute our full share to the demands made upon us at the present time. Let us therefore, dig down deep into our hearts and souls, and bring out the force of all thought action, and help in the operation and accomplishment of good in the world.

Woman's influence in maintaining home protection under the insurance plan is a factor to be more and more reckoned with. A vast volume of Fraternal insurance would annually be saved from lapse, if the wives, as principal beneficiaries, were more often consulted—if the immeasurable disaster involved in the husband's surrender of his insurance was clearly understood by them. The time is at hand when our associations must cultivate the interest of beneficiaries and show to wives and dependents the fundamental purpose of insurance, that of home protection.—*Bee Hive.*

War Savings

Thrift Stamps and War Savings Stamps are the most democratic of investments and America expects every American to show love of republican institutions by investing in this democratic security. The aggregate amount of the investments and the number of investors in these War Savings securities are in a way the answer of the people of this great Democracy to the call of the cause of democracy throughout the world and the vindication of civilization and humanity.

They afford every person, however humble and however small his means, the opportunity to contribute his part, to do his bit, in this great struggle against the military masters of Germany who seek to dominate the world in contempt of justice and right and freedom and without conscience and without mercy.

Surely every American desires to have a part in the defeat of autocracy and the success of liberty and right.

Ships and Coming Peace

When Hindenburg's forces retreated more than eight months ago in France, the territory for twenty miles back showed great devastation. Where once had stood stately forests was naught but desolation and ruin; where once stretched long, tree-shaded avenues, were only litters of ashes and charred stumps; orchards with their apple, peach and pear blossoms had been destroyed. All had been carried away by the German troops or burned where time was too short and transportation inadequate to complete the robbery. The country had been swept clean of every tree and vine, and salt had been sown in the fields.

What was the meaning of this? Was it military necessity? From the viewpoint of the German military plan, perhaps. The kaiser's hosts determined that the enemy must be given no sheltering cover behind which to conceal the movement of troops. The entente forces must be left no timber with which to reconstruct bridges dynamited by the retreating Teutons. Then, too, civil as well as military work must go on at home while the armies strengthened the grip of Prussianism on the throat of Europe. Ships must be built and fitted against the coming of peace and the great trade struggle to follow, for Germany's mind is not occupied with war to the exclusion of her commerce after the war—her commerce here in the western hemisphere, where freedom and prosperity and justice have prevailed.

In contemplating the situation and its potentialities, a man high in the councils of the United States government recently said: "I wonder to what extent the American producer—the farmer and the manufacturer and the laborer—has considered the German methods if they were applied to this country. Has he ever paused to reflect what it would mean if a woodlot were carried away or burned, or if an orchard were hewn down and sown with salt, and the timber used to construct ships to carry German goods to these shores to be sold at any price the German manufacturer saw fit to charge—and all for the benefit of a German manufacturer in Bremen or Hamburg?"

Admittedly, it is difficult to conceive of such a state of affairs in this great, free-breathing place of liberty and opportunity, but success for the German cause would be equivalent to domination of American methods by the code of Teutonic greed and brutality. The United States Government is building now on the Atlantic and Pacific seaboards, and even in the harbors and shipyards of the Great Lakes, destroyers and submarines to combat this German notion of "world empire," and also is constructing a merchant marine to carry American farm produce and factory and mill products to the world's harbors that the American people may have good ringing dollars to jingle when the product of the plow and the reaper and the harrow, the lathe and the hammer, have to be bought and the interest on the mortgage paid. Some of these dollars are now being held at home by virtue of the fact that the American navy, with her sons of the shop and soil are back of the guns and in the engine rooms to guard against Prussian greed. American dollars will do much to help in the great and good work of making this country remain "the land of the free."

"When all is considered," said the man high in the councils of the American Government, "it is not only the patriotic duty of American producers to aid the Government in thwarting the unholy purposes of Prusianism, but it is SOUND BUSINESS for them to do so. The future strength and integrity of the American dollar depends upon the success to be attained by the American arms and upon the unity of the support of those arms.

"Germany must be beaten if the American producer is to continue to prosper and to hold on to its own because it is his own. No halfway measure will suffice. A compromise would mean but little more than a truce, and a truce would mean that Germany could have time to rebuild her strength for conquest. Standing uncovered while the flag passes, singing the national anthem, cheering the soldiers and sailors and wearing a patriotic button are all very well—but they will not serve to win the success that must be won if the Prussian plan is to be defeated. All of us cannot go to the front and engage in the actual business of fighting the Hun, but every one of us can have a hand in the great victory that ultimately must be scored. Germany cannot be defeated unless America has money to build ships and supply the men with guns and food and ammunition and unless it has a merchant marine to carry American products, for which the producer is so well paid, into every port in the world when the freedom of the seas again is restored.

"And Americans, in order to conserve commercial and financial strength, must produce the money from their past and future savings. There is no reason—yet—why they should have to dig into the principal, but unless they lend the Government their savings it will be a matter of only a short time until necessity will dig into that principal. And the sooner the war is ended the sooner will dawn the era of rejuvenated opportunity. 'Thrift' is the by-word for every man, woman and child in the nation—and it must be lived by every one if the righteous aims of the Government are to succeed. There is no better time than the present to save and be ready to subscribe for Liberty bonds when the Government offers them. The man, woman or child who lends the Government money at this time becomes a depositor in the Bank of Humanity, and funds in that bank draw a bigger interest than money."

One life out of every nine is liable to rejection for insurance; therefore, when you have protection, don't let go.

A Plain Duty

The man who takes out Fraternal insurance and pays his dues and assessments regularly is a better citizen than is the one who doesn't. In this connection it has truthfully and forcefully been said:

"Taking out insurance protection is a plain duty dictated by both affection and patriotism. Our insurance certificates are symbols of love and good citizenship. They throw a new safeguard around the sacred precincts of home. Life insurance in its manifold functions vitalizes, as no other instrumentality does, the highest aspirations that stir the heart of man; its ministrations are both temporal and spiritual; it deals in fundamentals and essential things; yet it is the very poetry of sentiment; it immortalizes love by translating it into the necessities of life when the hand which provided it is stilled; it is the science of mathematics altruistically applied to human needs."

Can't Buy this Principle

Fraternal life insurance is community of interest; by the combining of the many, contributing to a common fund, the dependents of all are protected in the event of the misfortunes arising from death. Fraternity involves a principle that money is powerless to buy.

The fraternal system represents over forty millions of people on this continent, taking into consideration the families of those directly interested and dependent upon the member.

The one hundred and seventy-seven fraternal insurance societies in this country have paid over three billion of dollars during the past forty-eight years, and are now paying approximately two and one-half million dollars a week to beneficiaries for protective insurance only.

Within the past few years there has been a radical change in the system of fraternal societies. The system is becoming more popular, because the needs of the people demand it, and so long as these needs remain, fraternal orders will live and thrive. In no other way can there be true fraternity except by the acceptance of equal burdens and the giving of equal benefits, and this is equally true of life insurance as originally intended and practiced.

The failure of so many life insurance companies in the seventies through mismanagement, extravagance and failure to recognize the safeguards necessary for perpetuity, was a stimulus to the growth and prosperity of these fraternities which turned to the simple principle which life insurance involved, that of "Bear ye one another's burdens."

The experience of fraternities has demonstrated facts of greatest value to these organizations in the future: Fraternal insurance properly conducted more nearly covers all the needs of the people. Rates must be calculated on mortality tables. There must be regular increase in membership. Reserve provisions must be made to equalize the risk of increasing hazard, and by their method of economy of management can grant insurance at less cost than do the old line companies.

There has been commendable effort on the part of fraternal organizations to safeguard the interests of their membership by bringing about a readjustment of rates to meet the requirements of mortality tables and experience. Fraternal societies have had the same experience that early life insurance companies had. They were called into existence to meet a want that life insurance companies in their dark days did not seem to supply. They went to the other extreme of cost, groping their way and learning by experience that contracts of life insurance payable in the future must be provided for, not only by an adequate present cost, but also by an accumulation to equalize the increasing hazard of increasing age.

Despite their experience and unscientific rates they have grown until their membership equals that of regular life insurance companies, and countless homes have been blessed and protected by the hundreds of millions paid to the beneficiaries of deceased members; they have demonstrated, too, that the expense of collecting and distributing of these millions can be done at a minimum cost.

The membership should at all times and on all occasions be impressed with the fact that nothing for any length of time can replace a rate calculated on mortality tables, and that no organization can permanently live and ignore the fundamental principles involved in life insurance. If fraternal societies had more competent and honest advisers, and fewer hostile critics, far better results would be achieved. However, so much progress has been made that they may pride themselves in what has been done, and use this as a basis for even greater and grander accomplishments in the future.—*Illinois Record.*

Securing New Members

The securing of new members and the making of meetings interesting are problems which confront most organizations. In fact, both are closely related; for interesting meetings are essential to the getting and the holding of new members, and new members with new thoughts and new ideas are essential to variety and interest in the meetings.

For many reasons the securing of new members is of vital importance. Our Society must not be allowed to grow old. Our ranks must not suffer depletion. As many of us advance in years and become physically unable to attend to the usual routine work of our Courts, others move away or become associated with other interests and drop out, making it necessary to find others to take their places, otherwise our Society will lose in strength and efficiency. We must enlist younger recruits as a counterbalance. We need their help; their enthusiasm; their new ideas. We need them to keep us out of the ruts. We must raise our numbers to a vast army and keep it at full strength numerically if we would succeed.

While you are insurable is the time to take membership in Ben-Hur.

Our War

We are now one of the warring nations, much as every one regrets it. The only thing to do is to do our duty. "Whatever we have been, we must now all be Americans. Our government calls upon us to make sacrifices. We shall do it gladly and with one thought in mind, "The world for democracy."

Our young men are going to fight the battles on the far-flung front. Our most earnest prayers go with them. But they require more than that. In order to carry on the conflict to a successful and glorious conclusion, these boys in khaki must have our hearty coöperation at home. They must not be permitted to suffer any more than is necessary. Their sufferings at times will be acute. But, after all, we can surround them with many comforts if we will but do our generous share.

There is much work for the men and women at home. Every one of us can do his share in one way or another. It is only by united effort that success can be attained. The "home guard" will find just as much to do as the soldier at the front, although along different lines. At home it is our duty to work and we can pray. Let us do both with earnestness and effectiveness.

THE world is famishing for leaders. We have one Edison where we need one hundred—one Burbank where we need a thousand—just one genius here and there when there ought to be a genius on every street corner.

Insurance For Every Fighter

The Treasury Department is making every effort to have every member of America's fighting forces take advantage of the Government-insurance plan, which Secretary McAdoo asserts to be "the most just and humane provision ever made by any nation for its soldiers and sailors."

The purpose is rapidly being achieved, the insurance having passed the third billion mark in the total of policies written, and there are many military units in which every member has taken insurance.

The automatic insurance provided by the law is only partial and limited protection, payable only to wife, child, or widowed mother and ceases after February 12, 1918. It is important, therefore, not only to the soldiers and sailors of the country but to their families and dependents, that before that date they avail themselves of the full Government protection, which can go as high as $10,000 and is payable to a wife, husband, child, grandchild, parent, brother, or sister.

The law also provides for the re-education and re-habilitation of the totally disabled and monthly compensation to those disabled.

What Nations Pay Their Rulers

Some folks are apt to think that the President of the United States receives an enormous salary—$75,000 a year, with $25,000 annually for traveling expenses and free house rent. But when his salary is compared to salaries received by foreign rulers and presidents the amount is certainly small. King George of Great Britain gets $3,105,000 a year, and recently he was "granted" $65,000 a year more, because he said he could not maintain his family on his salary, and "struck" for more. The German emperor gets no salary; only a grant of $650,000 a year. But as king of Prussia he gets $3,150,000 a year, and he says this is clearly not enough. The king of Italy is another monarch who has recently hinted at the meager salary paid him; he receives $3,200,000 a year. The czar of Russia, when there was a czar, received a salary of $8,179,000. The salaries of all the other monarchs pale before this income. The king of Spain receives only $1,800,000 a year. The king of the Belgians gets $875,000 a year; the king of Denmark $345,000; Queen Wilhelmina receives $525,000. The only president of a republic comparable at all with ours is the president of France; he receives $240,000 a year, from which he pays his own traveling expenses and entertainments. Hence, the President of the United States receives the smallest salary of any ruler of a nation in the world.—*Western Review.*

Read your Chariot every month.

American--Fraternity

At a recent luncheon Rev. Arthur Walwyn Evans, the noted Chautauqua lecturer, gave his idea of a true definition of "America."

And when he was through analyzing his definition for America, every guest present had a new conception of America; a conception never before entering their minds.

"FRATERNITY WITH A CAPITAL F."

Fraternity—because in America we fraternize in all walks of life and among all nationalities. Fraternity because men of all tongues are knit together as brothers. Fraternity here because aliens in America, whose kinsmen are fighting against each other in the trenches of Europe, clasp hands fraternally, mingle together and forget that they are at war across the water. Fraternity because Germans and French, who may have regarded each other with bitter antagonism and with ever watchful eye in the old country, show each other every courtesy in America. Fraternity because the Stars and Stripes bring them together in one great fraternal mass, amalgamating all tongues, all nationalities, all races into one friendly body.

On the invisible boundary line of Alsace-Lorraine before the war, on one side patrolled a French soldier in his baggy red trousers and blue coat, his gun over his shoulder. On the other side, helmeted and with gun likewise shouldered, tramped the German guard. Silently they patrolled the boundary line side by side, each watching the other. Each seemed to be saying "I'm going to watch you and you'd better watch me."

In the English channel the French and English patrol boats dipped colors as they passed as mutual courtesy. But in spite of this, with the shores of Dover and Calais only sixteen miles apart, the patrol boats plied back and forth, each seeming to send out the warning "I'm watching you and you'd better watch me."

In Austria, in the dizzy heights of the Tyrolian Alps, the big guns with muzzles poked from out the darkness of mountain caves like mastiffs looking from out their kennels, seemed to look across to distant Italy, saying "I'm watching you and you'd better watch me."

Fraternity here because the greatest international boundary line in the world today without patrol or guard, lies between the United States and Canada. Fraternity because Uncle Sam sent his troops to far Mexico for mobilization, thousands of miles away from the Canadian line, where troops were mobilizing there, leaving the line unguarded.

Fraternity here because there is not that watchfulness among men of different tongues. Fraternity because the German and the Englishman are taken into the same lodge with the same ritual. Fraternity because here their countersign is an open extended hand and "Hello Bill," whereas across the water, with taut nerves and poised gun, it is "Halt, who goes there? Halt or I'll shoot." Fraternity because Irish, Austrians, Germans and French mingle in the same churches with Americans, no feeling of animosity existing, no antagonism showing in their eyes, no warnings given of "I'm watching you and you'd better watch me."

It is a new and broader interpretation of "America" that consolidates all other interpretations and defintions—Unity, Service, Prosperity, Justice and Democracy—together into one—"Fraternity with a capital F."

The Chariot

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Nat'l Fraternal Press Association
1917

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. GERARD, M. D. ....Supreme Chief
JNO. C. SNYDER..............Supreme Scribe
S. E. VORIS......Supreme Keeper of Tribute
J. F. DAVIDSON, M. D...Sup. Medical Examiner

GILBERT HOWELL..................EDITOR
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.

TYPOGRAPHICAL UNION LABEL CRAWFORDSVILLE

FEBRUARY, 1918

"Knowledge of ourselves and others—of all the true conditions and purposes of life,—will always produce efficiency in service."

Read your Chariot every month.

CATO says, "He approaches nearest the gods who knows how to be silent even when he knows he is in the right."

THERE is something in the very spirit of fraternalism that ought to inspire leadership—that ought to impel men and women to live up to their better selves.

Now is the time to urge your friend to join the Order. The home never needed to be protected as much as it does today. Do your friend a good turn and invite him to join Ben-Hur.

MEMBERS are invited to write out any ideas that they have for making our meetings more interesting, and send them in to the Editor, who will edit them if required and publish them for the benefit of all our Courts.

WE are pleased to note the progress Portsmouth Court No. 109, Portsmouth, Ohio, is making, as it now has passed the 1000 mark on the Roll of Honor, and we have four Courts with a membership of more than 1000 members.

LEADERSHIP is a quality that cannot be exercised without vision and a real desire to be of service to others. The leader always gives more than he gets. He takes risk that others avoid by waiting until he has explored the ground and has found it to be safe.

WE are told that "there are two kinds of people in the world, the people who lift and the people who lean." The great difficulty in the world is, we have so many more leaners than we have lifters. We have so many who are too selfish to give of their time or effort to help others, when the crying need of the hour is "kindly helpfulness."

WE are advised by our District Manager, Miss Dorothy Zimmerman, who is in charge of the work for Huntington Court No. 15, of Huntington, West Virginia, that the Court contributed $50.00 for the Christmas Fund for the soldier boys in France. This is a most commendable thing for any Subordinate Court to do and we believe many of our Courts will show their patriotism and loyalty in this practical way by contributing to every worthy cause which will help.

Very Important

Proceedings of the Supreme Session of the Supreme Tribe of Ben-Hur for 1908 are wanted. Our supply of the Proceedings of the Supreme Tribe for the year 1908 are exhausted, and we earnestly request that any member or Court having copies of these Proceedings will please send same to this office. Scribes are particularly requested to look among the records of the Court or otherwise try and locate copies and forward immediately to The Chariot, Crawfordsville, Ind.

Supreme Meeting

The Eleventh Session of the Supreme Tribe of Ben-Hur will convene in the city of Crawfordsville, Indiana, Tuesday, June 4, 1918. The regular blanks for nomination of candidates for Representatives and Alternates have been mailed to the Scribe of each and every Court, but if for some reason the blanks have not been received, upon written request duplicates will be furnished. All nominations must be made upon the blanks provided by the Supreme Tribe, and in accordance with the Laws of the Order must be received by the Supreme Scribe not later than March 1, 1918.

While you are insurable is the time to take membership in Ben-Hur.

BROTHER P. E. GENOWAY, who has been our State Manager for Missouri for the past eight years, voluntarily retires from the duties to give personal attention to his farming interests. Brother Genoway states he will greatly miss the pleasant associates and friendships he has formed, and avers that his heart will ever be loyal and true to Ben-Hur and he will always be interested in the success of the Society. We greatly regret to have him retire from active service for our Order, but the good will of THE CHARIOT and a host of members and friends wish him the greatest measure of success in his chosen work. We bespeak for his successor the same cordial support that has been accorded Brother Genoway during his connection with the Tribe of Ben-Hur for the past seventeen years.

THE thing that builds business, makes stable government, promotes art and industry, and confers the greatest of benefactions upon the human race is leadership.

William E. Wilde

Saturday, December 22, 1917, at his home in Buffalo, New York, occurred the death of Brother Wilde. The news of his passing away was a shock to his many friends, to whom he had so greatly endeared himself by his many deeds of kindness and warm friendship and the memory of his helpfulness and encouragement in aiding others to attain the highest of ideals will ever be present. Brother Wilde was most devoted to his family and friends, of unswerving loyalty, always ready to serve others who were in sorrow or trouble; no task was too arduous and no demands too great for him to administer to their needs.

For almost eighteen years Brother Wilde had been in charge of the work for the Tribe of Ben-Hur in the city of Buffalo, and to his faithful and conscientious efforts in a large measure is attributed the wonderful success of Star of Bethlehem Court No. 37, which is the largest Court in the Supreme Jurisdiction. This Court has stood at the head of the Roll of Honor since February, 1908. Immediately after the organization of the Court in 1901 Brother Wilde was placed in charge of the field work, and it was through his efforts the splendid results have been attained.

Brother Wilde is survived by a wife, Sister Lucy H. Wilde, Past Supreme Teacher, and his children, to whom THE CHABIOT extends sympathy. He will be missed not only by his family, and the members of Star of Bethlehem Court, but by the community in which he lived, and the Supreme Tribe of Ben-Hur.

Commissioned Past Chiefs

We wish to call attention of our members to the necessity of each candidate for Supreme Representative procuring a Past Chief's certificate before they are eligible for election as Supreme Representative. Where a commission has already been issued to the Past Chief, it is not necessary for them to procure a second commission. None except duly commissioned Past Chiefs are eligible to be candidates for Supreme Representatives or Alternates.

Section 5 of our General Laws provide that a candidate nominated for Supreme Representative or Alternate must furnish evidence to establish his right to the honors of a Past Chief, in accordance with the Laws, Rules and Regulations of the Supreme Tribe of Ben-Hur, and pay the fee of $1.00 for a Past Chief's certificate.

Suspensions

The suffering that follows in the wake of suspensions is one of the serious things that every member of our Order should consider. When we note the number of deaths which have occurred during the past year, from among those who allowed their certificates to become suspended, and the still larger number who are now physically disqualified and who cannot get insurance elsewhere, it becomes a most serious question. The suspended members are not the ones who suffer, it is the families which are deprived of the substantial aid when death strikes the head of the family, taking the only means of support. The distress which follows many times is heart rending, leaving the wife and children to battle for sustenance in a cold and unsympathetic world. The time to take membership and retain the good standing of a certificate in the Tribe of Ben-Hur is now as the irony of fate many times pursues a lapsed certificate.

Courts Organized in 1917

Under the terms for the awarding of State Prize Banners, Courts instituted within the year for which the contest is held cannot participate in the contest. Several newly organized Courts in the States of Kansas, Nebraska, Oklahoma, and West Virginia have been affected by this ruling, as their increase in beneficial membership was greater than the increase of membership of the Court to which the awards were made, but they were new Courts organized during the year 1917, and of course could not enter the contest according to the rules established in 1909.

All Courts to be entitled to the Award of Prize Banners must have been organized prior to the year in which the contest is held. The newly organized Courts are to be commended upon the splendid work done and we trust they will continue to increase their membership for 1918 with the determination to win the coveted honors at the next award.

Our Visit

Thursday evening, January 10, the Editor of THE CHARIOT had the pleasure of visiting Esther Court No. 4 of Terre Haute, Indiana, where he assisted in the Installation of the newly elected officers and formed the personal acquaintance of Brother Everett Compton, our District Manager, who is doing a splendid work for Ben-Hur in that city, also had the pleasure of meeting many old friends and formed new acquaintances. This Court starts the new year with most promising prospects and it will be a pleasure to note the continued prosperity which is bound to come to this splendid Court.

Monday, January 14, in company with our Publicity Manager, Brother A. A. McCain, it was the privilege of the Editor to visit East St. Louis, Illinois, and assist in the joint installation of the officers of both Courts in East St. Louis, also the officers from Granite City Court No. 144. Although the weather was very inclement and traveling was almost impossible, there was a fine attendance, and as it was the first visit of the Editor to this thriving city, he was more than pleased with the reception accorded and wishes to thank Brother and Sister Benson, who are in charge of the work, and each of the officers of the three Courts for the many courtesies extended. A sumptuous luncheon was served and the evening was most enjoyable.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of January, 1918.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37. Buffalo N. Y.**	**1486**
2	Empire City No. 84, New York, N. Y.	452
3	Palestine No. 2, Olean, N. Y.	218
4	Electric City, No. 75, Schenectady, N.Y.	208
5	Genesee Valley, 18, Rochester N.Y.	179
6	Jefferson No. 24 Watertown, N. Y.	165
7	Balthasar No. 77, Troy, N. Y.	106

Kentucky

1	Kentucky No. 11, Louisville, Ky.	1156
2	Jehovah No. 4, Louisville, Ky.	334
3	Henderson No. 3, Henderson, Ky.	330
4	Ludlow No. 9, Ludlow, Ky.	217
5	Covington No. 2, Covington, Ky.	143

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1128
2	Balthasar No. 9, Crawfordsville, Ind.	774
3	Esther No. 4, Terre Haute, Ind.	765
4	Crescent City No. 122, Evansville, Ind.	640
5	Arrius No. 5, Indianapolis, Ind.	577
6	Simonides No. 1, Crawfordsville, Ind.	506
7	Marion No. 48, Marion, Ind.	400
8	Washington, 169, Washington, Ind.	313
9	Princeton No. 43, Princeton, Ind.	290
10	Aldebaran No. 16, Peru, Ind.,	273
11	Kendallville No. 20, Kendallville Ind.	265
12	Vincennes No. 243, Vincennes, Ind.	256
13	Malluch No. 45, Vincennes, Ind.	253
14	Huntington No. 68, Huntington, Ind.	247
15	Vanderburgh No. 127, Evansville, Ind	232
16	Wabash No. 23, Wabash, Ind.	227
17	Orontes No. 77, Shelbyville, Ind	216
18	Beech Tree No. 211, South Bend, Ind.	215
19	Decatur No. 156, Decatur, Ind.	215
20	Elkhart No. 72, Elkhart, Ind.	213
21	Castalia No. 13, Muncie, Ind.	211
22	Evening Star, No. 231, Evansville, Ind.	209
23	South Bend, No. 41, South Bend, Ind.	198
24	Queen City, No. 153, Marion, Ind.	193
25	Kokomo No. 33, Kokomo, Ind	180
26	Richmond, No. 42, Richmond Ind.	177
27	Oolitic, No. 54, Bedford, Ind.	176
28	Greencastle No. 102, Greencastle, Ind.	168
29	Columbia City 92, Columbia City, Ind.	162
30	Logansport No. 233, Logansport, Ind.	161
31	Isis No. 32, Anderson, Ind.	156
32	Chariot No. 38, Lafayette, Ind	150
33	Boonville No. 59, Boonville, Ind.	142
34	Hartford City, 36, Hartford City, Ind.	142
35	Progressive No. 166, Hammond, Ind.	136
36	Posey No. 105, Mt. Vernon, Ind.	136
37	Antioch No. 12, Garrett, Ind.	133
38	Maple City No. 125, LaPorte, Ind.	125
39	Germania No. 165, Evansville, Ind.	124
40	Corydon, No. 184, Corydon, Ind	115
41	Bismarck No. 134, Terre Haute, Ind.	111
42	Sandborn No. 67, Sandborn, Ind.	107
43	Tennyson No. 203, Tennyson, Ind.	104

Ohio

1	Portsmouth No. 109, Portsmouth, O.	1040
2	Forest City No. 15, Cleveland, O.	660
3	Ilderim, No. 1, Dayton, O.	502
4	Esther No. 4, Hamilton, O.	408
5	Lew Wallace No. 189. Dayton, O.	388
6	Washington No. 43, Toledo, O	341
7	Canton No. 57, Canton, O.	312
8	Springfield No. 31, Springfield, O.	267
9	Crockery City No. 111, E. Liv'r'l, O	259
10	Lincoln No. 23, Lima, O.	252
11	Toledo No. 34, Toledo, O.	233
12	Butler No. 99, Hamilton, O.	179
13	Ben-Hur No. 7, Findlay, O.	175
14	Mars No. 151, Cincinnati, O.	171
15	Aldebaran No. 14, Youngstown, O.	137
16	Balthasar No. 3, Cincinnati, O	137
17	Akron No. 243, Akron, O,	136
18	Lincoln Heights No. 112, Cleveland	123
19	Columbus No. 213, Columbus, O.	110

Illinois

1	Triumph No. 17, Decatur, Ill	715
2	Ithamar No. 1, Danville, Ill	505
3	Centralia No. 153, Centralia, Ill.,	485
4	Caledonia No. 59, Urbana, Ill	437
5	E. St. Louis No. 136, E. St. Louis, Ill.	420
6	Balthasar No. 2, Champaign, Ill.,	374
7	Miriam No. 11. Kensington, Ill	277
8	Murphysboro No. 222, Murphysboro, Ill.	247
9	Galesburg No. 50, Galesburg, Ill	235
10	Lawrenceville, 86, Lawrenceville, Ill.	229
11	Friendship No. 61, Chicago, Ill.	223
12	Danville No. 474, Danville, Ill.	213
13	Castalia, No. 154, Joliet, Ill.	206
14	Granite No. 144, Granite City, Ill.	202
15	Valhalla No. 63, Chicago, Ill	195
16	Mt. Vernon No. 115, Mt. Vernon, Ill	194
17	Harrisburg No. 116, Harrisburg, Ill.	181
18	Fox River No. 508, Aurora, Ill.	178
19	Mira No. 97, Mt. Carmel, Ill	176
20	Waukegan No. 76, Waukegan, Ill.	172
21	Metropolis No. 181, Metropolis, Ill.	172
22	Damascus No. 41, Springfield, Ill.	168
23	Kankakee No. 91, Kankakee, Ill.	168
24	J. C. Hale No. 149, Mattoon, Ill.	165
25	Melchior No. 27, Charleston, Ill	161
26	Vodnany No. 333, Chicago, Ill.	160
27	Olney No. 12, Olney, Ill.	151
28	K. J. Poniatowski No. 240, Chicago, Ill.	148
29	Guiding Star No. 271, Springfield, Ill.,	146
30	Mt. Carmel No, 453, Mt. Carmel, Ill.	137
31	Effingham No. 36, Effingham, Ill	130
32	Grayville No. 28, Grayville, Ill.	125
33	Linne No. 262, Rockford, Ill	122
34	Litchfield No. 169, Litchfield, Ill.	117
35	Auburn No. 49, Auburn Park, Ill.	116
36	Kewanee No. 258, Kewanee, Ill.	114
37	Cairo No. 171, Cairo, Ill.	111
38	Robinson No. 48, Robinson, Ill.	108
39	Superior No. 372, South Chicago, Ill.	104
40	Madison No. 200, Madison, Ill.	103
41	Paris No. 4, Paris, Ill.	103

Iowa

1	Aldebaran No. 12, Cedar Rapids, Ia.	599
2	Melchior No. 8, Waterloo, Ia.	579
3	Tirzah No. 3, Mason City, Iowa	308
4	Cedar Rapids, No. 65, Cedar Rapids, Ia.	230
5	Roman No. 98, Sioux City, Ia.	203
6	Jewel No. 2, Council Bluffs, Ia.	156

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	531
2	Lincoln No. 118, Lincoln, Neb.	329
3	Mecca No. 13, Omaha, Neb.	272
4	York No. 61, York, Neb.	126
5	Fontenell No. 158, Omaha, Neb.	100

Tennessee

1	Usona No. 36, Memphis, Tenn.	502
2	Nashville No. 100, Nashville, Tenn.	320
3	Ben-Hur No. 1, Knoxville, Tenn,	151

Missouri

1	Carnation No. 7, Kennett, Mo.	460
2	Century No. 26, St. Louis, Mo	339
3	Independence No. 159, Dexter, Mo	179
4	Iris No. 141, Springfield, Mo.	160
5	Morehouse No. 10, Morehouse, Mo.	159
6	Lone Rock, No. 156, Chaffee, Mo.	128
7	Golden Rod No, 22, St. Joseph, Mo.	124
8	Sikeston No. 9, Sikeston, Mo.	121
9	Benton No. 143, St. Louis, Mo.	106
10	Senath No. 85, Senath, Mo.	104
11	Simonides No. 61. St. Louis, Mo.	104

Mississippi

1	Meridian No. 2, Meridian, Miss,	382

Pennsylvania

1	Pioneer No. 42, Scranton, Pa.	350
2	Keystone No. 1, Bradford, Pa.	346
3	Lew Wallace No. 17, Meadville, Pa.	277
4	Harmony No. 43, Sharon, Pa.	254
5	Benj. Franklin No. 97, Phila' Pa.	234
6	New Kensington, 11, N. Kensington, Pa.	234
7	Trevyline No. 12, Jeannette, Pa.	154
8	Rigel, No. 9, Newcastle, Pa.	140
9	Arrius No. 4, Braddock, Pa.	137

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	315
2	Huntington No. 15, Huntington, W. Va.	134

Washington

1	Tacoma No. 2, Tacoma, Wash.	293

Michigan

1	Fort No. 130, Detroit, Mich.	285
2	Eros No. 27, Saginaw, Mich,	253
3	Union No. 159, Detroit, Mich.,	162
4	Queen No. 43, Battle Creek, Mich	149
5	Ben-Hur No. 1, Flint, Mich.	128
6	Kalamazoo, No. 4, Kalamazoo, Mich.	125
7	Ilderim No. 9. Jackson, Mich.	125
8	Mars No. 31, Bay City, Mich.	112
9	Peerless No, 100, Lansing, Mich.	110
10	State No, 150, Detroit Mich.	106

Texas

1	Tirzah No. 10, Dallas, Tex.	271
2	Ithamar No. 3, Cleburne, Tex.	256
3	Lone Star No. 1 Ft. Worth, Tex.	244
4	Simonides No. 11, Marshall, Tex.	224
5	Greenville No. 39, Greenville, Tex.	172
6	Arrius No. 68, Wichita Falls, Tex.	164
7	Ben-Hur No. 5, Houston, Tex.	121

Alabama

1	Birmingham, No. 1, Birmi'ham, Ala.	249
2	Florala No. 42, Florala, Ala.,	106

Arkansas

1	Esther No. 3, Jonesboro, Ark	216
2	Egyptian No. 4, Paragould, Ark	195
3	Argenta No. 71, Argenta, Ark.	130
4	Century No. 10, Wynne, Ark	129
5	Rose City No. 40, Little Rock, Ark.	119

Oregon

1	Ben-Hur No. 9, Portland, Ore	204

Virginia

1	Roanoke No. 4, Roanoke, Va.	197

California

1	Los Angeles, No. 19, Los Angeles, Cal.	185
2	Simonides No. 4, Los Angeles, Cal.	114

District of Columbia

1	Washington No. 1, Washington, D. C.,	176

Georgia

1	Whitfield No, 7, Savannah, Ga.	168
2	Progressive No. 24, Atlanta, Ga.	145

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	132

Oklahoma

1	Ben-Hur No. 76, Muskogee, Okla.	129
2	Tulsa No, 8, Tulsa, Okla.	117
3	Oklahoma No. 1, Oklahoma City, Okla.	116

Kansas

1	Junction City No. 2, Junction City, Kans.	125

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	121
2	Maryland No. 1, Baltimore, Md.	110
3	Highland, No. 3, Highlandtown, Md	100

Colorado

1	Sterling No. 16, Sterling, Colo.	117

Louisiana

1	Star of Bethlehem No. 6, New Orleans	111
2	Lafayette No. 1, Lafayette, La.	110

WANTED—Three experienced District Managers for Illinois territory. Attractive proposition to right men. Address H. J. McGinnis, State Manager, Crawfordsville, Indiana.

Price List

Badges, members, per dozen	$3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	.10
Ballot, boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.50
Scribe's Cash Book, No. 250	1.00
Scribe's Cash Book No. 500	1.50
Scribe's Cash Book, Leather Bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen.	1.00
Scribe's receipts, with name and number of Court, per thousand	2.50
Seals each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6¾, for Scribe.	2.00
1,000 envelopes, 6¾, for Scribe.	3.50
Seven Pointed Star Pin, Solid Gold, No. 200	1.00
Star with cross and chain, solid gold, No. 198	2.00
Electro button or pin, No. 186	.35
Rolled gold button or pin, No. 187	.50
Solid gold button or pin, No. 188	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. Jno. C. Snyder, Sup. Scribe.

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Table 4, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

Age	Table 2	Table 3	Table 4
18	$1 00	$1 05	$ 91
19	1 02	1 07	92
20	1 04	1 09	94
21	1 07	1 12	96
22	1 09	1 15	98
23	1 12	1 18	1 00
24	1 15	1 22	1 02
25	1 19	1 26	1 04
26	1 22	1 30	1 07
27	1 26	1 34	1 09
28	1 30	1 38	1 12
29	1 34	1 43	1 15
30	1 39	1 48	1 18
31	1 44	1 53	1 21
32	1 49	1 58	1 24
33	1 54	1 64	1 28
34	1 59	1 70	1 32
35	1 64	1 77	1 36
36	1 71	1 84	1 40
37	1 78	1 92	1 44
38	1 84	1 99	1 48
39	1 91	2 07	1 53
40	1 99	2 16	1 58
41	2 07	2 25	1 64
42	2 15	2 35	1 69
43	2 25	2 46	1 75
44	2 35	2 57	1 81
45	2 45	2 70	1 88
46	2 56	2 83	1 94
47	2 68	2 96	2 02
48	2 80	3 10	2 09
49	2 93	3 26	2 17
50	3 06	3 42	2 26
51	3 21	3 60	2 35
52	3 37	3 79	2 44
53	3 54	4 00	2 54
54	3 72	4 22	2 65
55	3 91	4 46	2 76

Certificates will be issued for $250, or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class B may transfer at attained age without re-examination from Term Table 4 to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made on or before reaching the age of fifty-five.

A certain school teacher was giving her class reading. They came to a part about a woman drowning herself. The teacher asked a boy to read again. He began:

"She threw herself into the river. Her husband horror stricken rushed to the bank." The teacher interrupted. "Now tell me why the husband rushed to the bank?" Immediately the answer, "Please, ma'am, to get insurance money."

Read your Chariot every month.

The Only Sure Way

Your fire insurance policy on your home expired last Sunday. Your house burned down on Tuesday. Did you expect the fire insurance company to pay the loss? Of course you did not. Then if your neighbor carries life insurance on his life and his certificate expired on the first day of February and he died on the 10th day of that month do you think the life insurance society should pay, or could pay the loss? Isn't the expiration of the Life Insurance Certificate just as effective as the expiration of the fire insurance policy? To be sure it is. To have protection from loss by fire, keep your fire policy in force. Just so with life insurance. If you would have your family protected all the time keep your insurance in force every minute. This is the sure way. —*C. M. B. A.*

FREE CHICK BOOK tells how to save Baby Chicks from dying of White Diarrhoea by using a simple home solution. It's *Free*. E. J. REEFER, Poultry Expert, 297 Reefer Building, Kansas City, Mo.

LIKE TO READ? 33 recent issues America's best magazines; monthlies, weeklies; no two alike; worth $$$; yours for 25c and names at least three Magazine reading friends. 40 page catalog free; lists 3,000 periodicals at guaranteed lowest rates. Hutchins Magazine Agency, Box 546, Summerville, Georgia.

LARD-COMPOUND. OLEOMARGARINE
AND OTHER PRODUCTS
The best easily made for home use in your own home. Large saving. Avoid paying large profits for products which may be quickly produced at home. Better living—Reduced cost. Valuable information. Full directions. 35 cents.
Valley Farm Co., Newburgh, New York, U. S. A.

Be an Accountant in Three Months
War has taken many accountants from the business world. Many good positions open for trained men and women.
Our successful personal instruction course has been arranged for home study. Three months' spare time study evenings at home fits ambitious men and women to hold good positions. This is your opportunity to prepare for a position paying from $2,000 to $10,000 per year. Write for our reasonable terms and details of Course. INVESTIGATE. Big opportunity open to men and women in all branches.
Standard Accountancy Systems
Dept. 32. Great Northern Bldg., Chicago, Ill.

WANTED — Organizers, men and women, in the State of Kentucky. Liberal contract and fairest treatment. Excellent territory. A real opportunity for those possessing ability. References required. Write Spalding E. Michot, State Manager, Tribe of Ben-Hur, 708 Realty Building, Louisville, Ky.

TRIBE OF BEN-HUR

Reminder of Monthly Payments

To Beneficial Members Tribe Ben-Hur:

The Regular Monthly Payment on your Beneficial Certificate for the month of February, 1918, is now due and must be paid to the Scribe of your Court on or before, the 25th day of this month without notice.

In event of your failure to pay the monthly payment you will stand suspended without notice, as provided by our laws.

Fraternally in T. B. H.,
Jno. C. Snyder, Sup. Scribe.
Crawfordsville, Indiana.
February 1, 1918.

UNDER THE PALMS

A Definition

(With apologies to Kipling)

If you can see yourself grow daily thinner
From your cook's idea of a Hoover dinner;
If you had four lumps of anthracite,
And gave your neighbor two last night;
If your pipes froze up and made a leak
And you wade around in a private creek;
And the plumber won't come for love nor money,
And still you pretend you think its funny;
If your car gets stuck in a twelve-foot drift,
And no Samaritan gives you a lift;
And you ride in a street car a la sardine,
And reach your office at ten fifteen;
If you've set your heart on a nice "wee drappie"
And the doors are shut and still you're happy;
And you think of the boys in distant camps;
And then fill up on Savings Stamps;
If you've hoarded money to take in a show
And you're all dressed up and no place to go;
If you can let the mercury drop to zero,
And not swell up and think you're a hero;
If your church is closed to save some coal,
And you stand a chance of losing your soul,
But grin some more and never let go,
And you keep your religion at 19 below;
If your business profits swiftly diminish,
And still you're in for this war to the finish;
And you grin and grin and work with a will,
For the one big purpose of squelching Bill;
If you can do all this, you're more than a man—
You're a real-for-sure American!

—*Frances Morrison.*

CHICAGO CORNER

FRIENDSHIP COURT No. 61.—One of the nicest installations our Court ever witnessed was held in Lincoln Hall, 19 West Adams Street, Wednesday evening, January 9, and we were very pleased to see so many members present on this occasion.

We were very fortunate in having the Booster Club act as the installation officers for the evening. Brother Olsen, acting as Chief of the Booster Club, installed a splendid corps of officers.

At the conclusion of the installation ceremonies, Brother Olsen, of Auburn Court, No. 49, was presented with a box of cigars, in behalf of Friendship Court, as an expression of the appreciation for the beautiful and impressive work rendered by him and his corps of officers during the evening. Brother Olsen in his usual pleasing manner, thanked the Court for the token of appreciation and promised to be with us quite frequently in the future.

We were also pleased to have with us Brother M. M. Powell of Englewood Court, No. 343, who made some very interesting remarks; other remarks were made by Brothers Jeffs, Sherbahn, Carr, Hill and Slade, members of our Court.

Every member of our Court should try and attend meetings regularly, and do all in their power to make the meetings interesting and to show our new Chief our appreciation in being so fortunate in having him as our leader and his splendid corps of officers, for the year 1918. Come to the meetings and help make this a banner year.

All lady members of our Court are cordially invited to become members of the Tirzah Club. Just one word to the members of other Courts, remember the word "Welcome" is always in our Court room for one and all. Our meetings are held on the second and fourth Wednesday of every month, in Lincoln Hall, 19 West Adams Street.

The second meeting in February, Wednesday the 27, we have been fortunate in securing the celebrated speaker, Dr. Jno. Dill Robertson, to address us. There will be a small musical entertainment accompanying this lecture. It will be free to all and we hope to see a good representation from all Chicago Courts. CORRESPONDENT.

VALHALLA COURT No. 63.—Meeting of Valhalla Court No. 63 January 15 was well attended, although the car service was very bad. We were very sorry that our Supreme Scribe, Brother Jno. C. Snyder, was not with us, on account of very late trains. We were very glad that our State Manager, H. Jeffs, was with us, also Sister Viola Waseca, from Friendship Court No. 61, and the Past Chief, Brother Bresell, Chief, Brother Moeller, Judge, and some other members of Humboldt Court No. 45.

Business of importance was quickly transacted and we then went to Installation of Officers. Brother H. Jeffs being the Supreme Chief, Brother J. P. W. Peterson being Supreme Teacher, assisted by our Tirzah Girls and Sister V. Waseca. Brother H. Jeffs installed the officers in a most impressive manner. After the installation all were invited to go to the lower hall, where the Twentieth Anniversary was celebrated. A. J. Kollschen, being Chairman, he gave a report of the twenty years' doings of Valhalla Court. The statement showed sick benefits paid during that time were $15,099.00. Brother H. Jeffs gave a very good talk, regarding the order, and also in regard to the Tirzah Club. He urged members of our Court to see who could get the most new members this year. It will be a jolly race, so members get busy with candidates. Our Team is always ready to do the degree work. Remarks were made by our Scribe and President of our Tirzah Club. She was presented with a Past Chief's Pin, and also our Brother, Chas. W. Stribold, was presented with a watch charm. Brother C. W. Stribold has always been an active Master of Ceremonies. Our Tirzah Club has adopted Humboldt Court and the girls are ready to help them whenever needed. All the lady officers were remembered with roses, and the other members with carnations. Luncheon was served and enjoyed by all. REPORTER.

California

LOS ANGELES, CAL.—We beg to correct a statement published in the December CHARIOT regarding the nearest Court to Camp Kearney, Linda Vista, California, as Los Angeles Court No. 19 is the Court located nearest the Camp and the latch string is out and a most cordial welcome extended to all soldiers who are members of the Tribe of Ben-Hur. H. S. Vreeland, 805 East 45th Street, is the Chief and Elmer Fleming, 2713 A Darwin Avenue, is the Scribe.

Our Court is the youngest yet the largest Court of the Tribe of Ben-Hur on the Pacific Coast, and we are the leaders in all things. We were the first to pledge our support to the Red Cross and are active in all patriotic enterprises, each and every member anxious to do his "bit." REPORTER.

SAN FRANCISCO, CAL.—One of the most instructive and entertaining events ever enjoyed by the memberships of Mizpah Court No. 1 of San Francisco and of Live Oak Court No. 32 of Oakland was the joint installation of officers for the two Courts on Friday evening, January 4, 1918, at Excelsior Hall, 2337 Mission Street, San Francisco.

The installation ceremonies were conducted by Past Supreme Teacher Sister Kelly in her inimitable and pleasing manner, assisted by a very capable staff from both Courts. Sister Mina Anderson and Sister Helen Philbrick, Captain and Guide respectively, were letter perfect in their parts and were the recipients of many sincere compliments on their excellent work. The installation passed off without a hitch and the ceremony was a beautiful and pleasing event in the history of the Order in California.

Preceding the installation a bounteous supper was served in the banquet hall, under the capable direction of Sister Woodall, and a committee from Mizpah Court. To say that the repast was a treat most highly appreciated is putting it mildly, and all present acquesced in a vote of thanks to Sister Woodall and her competent committee.

Following the ceremonies, a number of helpful talks were made by members of both Courts, and splendid reports were had from Tirzah Club of Live Oak Court and Elizabeth Krug Club of Mizpah Court.

Dancing concluded an evening of great enjoyment and all went home tired but satisfied and happy.

GEO. M. DENNIS, Reporter.

Indiana

TERRE HAUTE, IND.—Thursday evening, January 10, Esther Court No. 4 had Installation of Officers. Brother Gilbert Howell of Crawfordsville, Ind., being the Installing Officer. We had a large attendance of members and after the Installation Ceremonies refreshments were served and a social hour enjoyed by the members and their friends.

Brother Everett Compton, our District Manager, has been working most faithfully and has a large class of candidates ready for initiation Thursday, January 17. On Thursday, January 24, a Box Social will be given. Brother Compton is certainly doing a great work for Esther Court No. 4, and we hope that our Court will soon head the list on the Roll of Honor for the Courts in the State of Indiana. The splendid corps of officers just installed and our Deputy will not be satisfied until they have secured this coveted honor.

REPORTER.

Ohio

CANTON, OHIO.—One of the many good things all members of the Tribe of Ben-Hur appreciates in knowing, is the progress made by newly instituted Courts. Stark Court No. 250 is listed as the newest Court in Ohio, having been organized only a few months ago. Although young in age, by united effort and coöperation among its membership, assisted and directed by District Manager E. B. Gayle, our membership has steadily increased until we now have 122 members.

One of the best meetings we have had was Christmas Eve. The meeting was called to order by Chief Dr. Scott and the regular "Order of Business" was efficiently dispatched. For the first time our Degree Team exemplified the work, having already purchased a very beautiful set of robes, the team received great applause upon entering the Court Room. Eighteen candidates were initiated and twenty-three applications were received. Practically each member of the Degree Team had memorized their respective parts and did the work so well that many of the older members present complimented the team most highly. Special mention should be made of Wm. A. Stump as Arrius and C. A. Cummings as Ben-Hur—these two brothers having unusual dramatic ability.

Following the initiation very interesting talks were made by Brother Packer, Scribe of our Canton Court, No. 57, W. S. Gayle of Cleveland, and others. The Entertainment Committee under direction of Brother J. O. Lowe as Chairman served a splendid dinner. The banquet was followed by dancing and games and all reported as having a fine time, and predicted that our Court would soon have a membership of 200. CORRESPONDENT.

SPRINGFIELD, OHIO.—Twenty-five candidates were initiated into Springfield Court No. 31, Monday night, January 21, at the rooms of Order in the Dial building. It is the largest class which has been taken into the Court for some time.

The work was put on by the degree team of the Court in a creditable manner. There was a large attendance and great enthusiasm was manifested at the successful termination of the "Membership Drive."

Brother J. J. Scott, Special Deputy, started a "Membership Drive" January 1, and the large class is the result of his work since that date.

Monday, January 28, a "rube" dance is to be given by the members of the Court and preparations are being made to make the affair a success. According to the present plans, the ladies are to be dressed in gingham aprons and bonnets, while the men are to wear overalls and large straw hats. Much interest is being taken by the members in the affair and invitations to their friends have been sent out inviting them to attend the affair. REPORTER.

New York

ROCHESTER, N. Y.—Saturday evening, December 29, about 50 members of the Tribe of Ben-Hur went to East Rochester to witness the degree work put on by the officers of Genesee Valley Court No. 18 and Star of the East Court No. 135, before a class of 42 members of a new Court—Star of Peace, No. 138. The officers were proficient in their several parts. After the degree work, Sister Robberts and staff took charge of the installation ceremonies, after which the sisters, under the chairmanship of Mrs. Edna M. Baird, served an excellent supper. Star of Hope, Genesee Valley and Star of the East Courts were well represented. Star of Peace Court will meet on the second and fourth Mondays in I. O. O. F. Temple, East Rochester. City members of the Order will be welcome.

Star of the East Court, No. 135, met on Wednesday evening, January 1, in its new home, United Building, Main and Water Streets. On January 16, the crack installing team of Genesee Valley Court will install the officers of Star of the East Court. All members are requested to be present. The Blues will entertain the Reds with a buffet luncheon. The Blues were the losers in the recent contest.

An open meeting will be held on January 30, to which members and friends are invited. Ladies will each bring a rag ball, with name concealed within, also lunch for two. This will be a ball social. There will be a short program, followed by dancing.

Star of Hope Court, No. 136, held its regular meeting on December 28, in I. O. O. F. Hall, 668 South Avenue, which was well attended. Three applications for membership were read, and two candidates obligated. Sisters Gurnett and Brown, of Star of the East Court, made pleasing remarks. District Manager J. C. Browne acted as chief. The next regular meeting will be held on January 11, when there will be installation of officers. All members are requested to be present.

REPORTER.

SCHENECTADY, N. Y.—Friday evening, January 4, the officers of Electric City Court No. 75 and Honor Court No. 130 of this city were publicly installed at K. of P. Hall in the Wedgeway Building by Special Organizer W. V. Freeborn, assisted by his staff.

The hall was filled with members and friends, who much enjoyed the vocal solos as rendered by Sister Katherine Campbell of Honor Court, piano solo by Sister Dolores Moineau of Electric City Court, and the songs by little Margaret Campbell, daughter of Sister Campbell; the applause given each number evidenced the appreciation. After the ceremonies of installation, refreshments were served.

Balthasar Court No. 77 of Troy had intended to come in a body and install their officers at the same time, but on account of the cold weather, which was the most severe ever experienced in this community, only a part of the officers could attend, so installation of their officers will take place at their rooms in Tibbitts Veterans' Hall, 303 River Street, Troy.

The dancing class which was started in November has proven a source of much enjoyment and will close with an assembly to be held in February, date of which has not been determined at this writing.

Honor Court will hold a Washington's Birthday entertainment on their meeting night, Monday, February 18. This Court has organized a degree team and are initiating candidates at each meeting, we predict that the name Honor will soon be seen on the Roll of Honor.

Electric City is now in fourth place on the Roll of Honor, but ere long will step up a notch, as it expects to go to third place in a short time. Applications are presented at each meeting and initiations are always in order. This Court has a nicely equipped, well drilled and uniformed degree team.

Ben-Hur is becoming well known in this city, and many new members will be added to the rolls during the winter.

CORRESPONDENT.

Illinois

DECATUR, ILL.—Triumph Court No. 17 had Installation of Officers Friday evening, January 18, our State Manager, Brother H. J. McGinnis, of Crawfordsville, being the Installing Officers. A splendid corps of officers was installed and plans are being inaugurated for an active campaign. Brother McGinnis presented Sister Buckley, the retiring Past Chief, with a fountain pen, and Sisters Buckley and Erwin presented the Court with a Service Flag containing twenty-one stars, which is the number of members from our Court now serving their Country. The mothers of three of the boys attended our meeting, two of our boys are now in France.

We initiated five candidates and after the regular order of business was completed sandwiches, coffee, and ice cream were served.

REPORTER.

ALLENDALE, ILL.—Saturday, January 5, the Degree Team and sixty-five members of Mt. Carmel Court No. 543 of Mt. Carmel visited our city and initiated twenty-four candidates. Had the weather not been so exceedingly bad we would have had twice that number, but many of the candidates reside in the country and it was impossible to get to the hall.

Brother Robert Courter is Chief and Owen Rosenberg is our Scribe, and which gives assurance of continued growth and prosperity for our Court. After the initiation of the candidates and the regular order of business was completed, the Allendale orchestra furnished the music and the dancing and games were greatly enjoyed by the great number present.

Our District Manager, R. W. Kell, was assisted by L. A. McReynolds in securing this splendid class and the prospects for Allendale Court No. 114 are most promising.

REPORTER.

EAST ST. LOUIS, ILL.—Monday evening, January 14, we had the "Public Joint Installation" of the officers of East St. Louis Court No. 136, Granite City Court No. 144 and Loyal Court No. 513, which ceremonies were in the hall of Loyal Court No. 513, in Odd Fellows' Temple, Seventh Street and St. Louis Avenue. Brother Gilbert Howell, of Crawfordsville, Ind., was the Installing Officer, being assisted by Brother A. A. McCain, Publicity Manager, also of Crawfordsville, and by Brother and Sister Benson, our District Manager.

After the Joint Installation of the officers of the Court, which was impressive, the officers of the Tirzah Club were also installed by Brother Howell, who had prepared a special ceremony for the occasion and which was most appropriate and was greatly enjoyed by all present. This was the first regular Installation Ceremony ever used in the installation of the officers of a Tirzah Club.

After the installation and the literary and musical program was completed, refreshments were served in the dining room and the visiting officers and members from Granite City left on the last car for their home, delighted with entertainment accorded them and each with a promise to do more for Ben-Hur the coming year than ever before and great results are assured. CORRESPONDENT.

URBANA, ILL.—In spite of a cold, sleety night on the outside, there was a good attendance at the regular meeting of Caledonia Court No. 59 Monday evening, January 7, at which time a joint installation of the Officers of Caledonia and Balthasar Courts was conducted by our Supreme Teacher, Dr. Annie L. Zorger, and her Staff from Balthasar Court No. 2, Champaign.

This is the first time in the history of our Court that the Officers have been installed together, and much credit is due Sister Zorger for the able manner in which she handled the work. We are to be congratulated in having our Supreme Teacher so near us, who is such a splendid help to both Courts, and who is always ready to advance any good work in our Order.

After the business session, Dr. Zorger gave us a very interesting talk in which she urged all the members present to belong to the Ben-Hur Booster Club of Urbana and Champaign, the only requirement to belong to this club being to secure one new beneficial member for the Tribe of Ben-Hur.

Our splendid Deputy, Brother L. M. Hundley, also gave us a fine talk, in which he extended a cordial welcome to the newly installed Officers, and assured them that he is ever ready to serve them and help to make the coming year a most prosperous one. A toast to the officers was given by Sister Rose of Champaign.

Sister Jennie Phillips and Brother Robert Pollard favored us with several selections on the piano and violin which were greatly enjoyed. Sister Katherine L. Heinz gave us several readings in her usual pleasing way. Nearly all of the newly installed officers gave talks for the "Good of the Order." Large juicy apples were then served by the committee.

This was certainly a rousing "Get-Together and Good Fellowship" meeting and created much interest in the work for Ben-Hur in the Twin Cities. We hope to have more meetings of this kind in the future which will stimulate the general welfare of both Courts. REPORTER.

Washington

TACOMA, WASH.—Thursday evening, January 10, Tacoma Court No. 2, at their regular session, at Fraternity Hall, 1117½ Tacoma Avenue, installed a splendid corps of officers for the ensuing year.

O. O. McLane officiated as Supreme Installing Officer, asisted by Martha J. Edwards, Olive Stewart, Frances A. Beamer, Helen Wagner, Augusta Stockham and Minnie Williams.

E. L. Hiberly made the presentation of a handsome 1918 calendar to Frances A. Beamer, who had attended every session of the Court during the past year and was always in her station on time.

This Court is now entering on its Eighteenth year and the newly installed Chief, Aura B. Wetherby, made an interesting address of the work of the Court, its officers and members for the year. This Court has a number of its young men in the Service of our Country,—some in France. 1918 promises to be a Banner year for this Court.

REPORTER.

Michigan

DETROIT, MICH.—Fort Court No. 130 certainly enjoyed a successful social evening, Friday, December 7. Nearly 200 were present. A beautiful Ben-Hur pillow embroidered by Sister Alice Kerrigan was raffled off for our Ben-Hur Soldier Fund, and which netted quite a neat sum. Sister Barnhart of Union Court being the lucky winner.

During the month of November a membership contest was inaugurated between Fort Court and Union Court, the losers to banquet the winners. Sister Ada Mandeville was Captain of Fort Court and Sister Edith Rankin Captain of Union Court. Fort Court lost and will banquet Union Court Friday, January 11.

Christmas week we had the pleasure of welcoming three of our soldier boys from Camp Custer, Brothers Delbert Smith and Fred Bryant, members of Fort Court, and Brother William Hay of Union Court. The boys are enjoying excellent health and we are proud of the patriotic spirit manifest by our Ben-Hur members everywhere.

CORRESPONDENT.

Tennessee

KNOXVILLE, TENN.—Ben-Hur Court No. 1 expects to make a considerably better showing during the year 1918 than we did for 1917. Our State Manager promises that within a short time one of the best of the Tennessee field men will be located in this city to take charge of the East Tennessee territory. Ben-Hur Court will welcome the new District Manager and show by results that the attention given the Court is appreciated. Our Court meets every Thursday night, and we urge each member in Knoxville, whether of this or some other Court, to attend and assist in the work of our Order.

REPORTER.

CHATTANOOGA, TENN.—Lookout Court No. 31 continues to "rock along" and hopes to pass the Hundred Mark within the next few weeks. Weather conditions and other handicaps have held us back lately, but "Lookout" for our Court in the future. Members in this city are invited to attend our meetings each Thursday night. CORRESPONDENT.

NASHVILLE, TENN.—Nashville Court No. 100 is in better shape than at any time during the history of our Order. Old reliable "Daddy Daly" is in charge, and the membership shows by results that they want him to remain. The Degree Team of this Court expects to attend the 1918 State Meeting next August and will at that time show other Tennessee members what a real degree team can do. With the assistance of "Mother West" the young folks are conducting a campaign that they expect to result in the entire team going to the meeting at the expense of the Organization Department. "Passing Usona Court No. 36 during 1918" is the aim of our membership.

REPORTER.

AWARD OF PRIZE BANNERS

CRAWFORDSVILLE, INDIANA, January 19, 1918.

To R. H. Gerard, Supreme Chief:

Dear Sir and Brother,—We, your Committee on Award of the "Gerard Loving Cup," and also of the "National and State Prize Banners," having carefully examined the records of the Supreme Scribe, relating to the Beneficial Membership in the various jurisdictions for the year 1917, beg to submit the following report:

Award of Gerard Loving Cup

Star of Bethlehem Court No. 37, of Buffalo, New York, having voluntarily withdrawn from the contest for the "Gerard Loving Cup," the same is therefore awarded to Kentucky Court, No. 11, Louisville, Kentucky. Star of Bethlehem Court No. 37, having a beneficial membership of 1486; Kentucky Court, No. 11, a beneficial membership of 1151, on the 31st day of December, 1917.

Award of National Prize Banner

The National Prize Banner is hereby awarded to Roanoke Court, No. 4, Roanoke, Virginia, from Forest City Court No. 15, Cleveland, Ohio; Roanoke Court, No. 4, having made the largest net gain of beneficial membership of any Court in the Supreme Jurisdiction for the year, 1917.

Award of State Prize Banners

Alabama—To Birmingham Court No. 1, Birmingham; from Sheffield Court No. 18, Sheffield.

Arkansas—To Argenta Court No. 71, North Little Rock; from Esther Court No. 3, Jonesboro.

California—To Los Angeles Court No. 19, Los Angeles; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until th next award.

Colorado—To Sterling Court No. 16, Sterling; from Pueblo Court No. 11, Pueblo.

Georgia—To Progressive Court No. 24, Kirkwood; from Whitfield Court No. 7, Savannah.

Illinois—To Murphysboro Court No. 222, Murphysboro; from Centralia Court, No. 153, Centralia.

Indiana—To Vincennes Court No. 243, Vincennes; from Ben-Hur Court No. 15, Ft. Wayne.

Iowa—To Aldebaran Court, No. 12, Cedar Rapids; from Melchior Court, No. 8, Waterloo.

Kansas—To Junction City Court No. 2, Junction City; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court; the Banner remains with the Court until next award.

Kentucky—To Henderson Court No. 3, Henderson; from Kentucky Court No. 11, Louisville.

Louisiana—To Bogalusa Court, No. 30, Bogalusa; from St. Mary's Court No. 34, Morgan City.

Maryland—To Ben-Hur Court No. 9, Baltimore; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

Michigan—To Fort Court No. 130, Detroit; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

Missouri—To Iris Court No. 141, Springfield; from Senath Court No. 85, Senath.

Nebraska—To Lamont Court No. 120, Grand Island; from Mecca Court No. 13, Omaha.

New Jersey—To Ben-Hur Court No. 7, Passaic; from Elso Magyar Court No. 28, Passaic.

New York—To Star of Bethlehem Court No. 37, Buffalo; from Empire City Court No. 84, New York City.

Ohio—To Forest City Court No. 15, Cleveland; from Portsmouth Court No. 109, Portsmouth.

Oklahoma—To Ben-Hur Court No. 76, Muskogee; from Tulsa Court No. 8, Tulsa.

Oregon—To Ben-Hur Court No. 9, Portland; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

Pennsylvania—To Benjamin Franklin Court, No. 97, Philadelphia; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

Tennessee—To Usona Court No. 36, Memphis; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

Texas—To Tirzah Court No. 10, Dallas; from Ithamar Court No. 3, Cleburne.

Virginia—To Piedmont Court No. 19, Charlottesville; this Court again wins the State Prize Banner. Roanoke Court No. 4, of Roanoke, wins the National Prize Banner and cannot at the same award receive the State Prize Banner.

Washington—To Tacoma Court No. 2, Tacoma; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

West Virginia—To Huntington Court No. 15, Huntington; this Court wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

Wisconsin—To Ben-Hur Court No. 1, Janesville; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

In accordance with the recommendations of the Committee on Award of Prize Banners, dated January 19, 1909, and which was approved by the Supreme Chief, we recommend that a "yellow" streamer be attached to all Banners for the next award, bearing the name and number of the Court and the year of the award; and that in the future the term of the awards shall be made for net gain as shown by the membership December 15, of each year.

Fraternally submitted in T. B. H.,
STELLA I. CLODFELTER,
F. E. EASTLACK,
W. R. BROOKS,
Committee.

The above report and recommendation of the Committee on Award of the "Gerard Loving Cup," and National and State Prize Banners is hereby approved and the same are officially awarded in accordance therewith.

R. H. GERARD, Supreme Chief.

MEMPHIS, TENN.—Usona Court No. 36 closes year 1917 in excellent condition in every way. Thanks to the Booster Committee, the finances of the Court are in the best of shape and it is our proud boast that we have the largest and best Court in the South. The Court will secure new quarters early in February and will then start a campaign looking toward doubling our membership this year. We have secured a long time lease on a building in the heart of the city. We now have around two thousand dollars' worth of furniture and everything paid for, including regular piano, a player piano, and two good sets of robes.

Our Court operates a large electric light sign each night, giving us the best of advertising—along with considerable expense, but it gets results.

Regular meetings each Friday night. Entertainments given by Booster Committees each Tuesday night. "The Best Here" at this time and going to be better soon. "Two Hundred new members by June 30th, 1918."

REPORTER.

Iowa

CEDAR RAPIDS, IOMA.—Aldebaran Court No. 12 has been having some very interesting meetings with a good attendance of our members. Thanksgiving night we gave our annual Thanksgiving dinner and more than 350 members responded to the invitation. December 22, we initiated a class of sixty-seven candidates, the full initiation being given by our degree team. Brother McGinnis, our State Manager, together with a number of members from Melchior Court No. 8, of Waterloo, were present.

We have initiation of candidates one night each month and all of our meetings are attended by a great number of members.

Our Court had the honor of being the first Court to contribute to the "smokes" sent to the Soldier boys, in fact Aldebaran Court started the movement for a Christmas Fund in our city, and voted to pay five cents per member into this Fund to be used to purchase Christmas treats for all soldiers going from Cedar Rapids. We have purchased a Liberty Bond, and are active in the work for the Red Cross.

On Christmas we gave a musical entertainment, the orchestra being composed of seven members of Aldebaran Court. Much praise was given them from the large audience present, and the evening proved to be one of great benefit.

Our Tirzah Club, organized in December, 1917, has already proven to be of great benefit to our Court in this community. The membership of our Club is now above the 100 mark and we are in a most prosperous condition. Aldebaran Court made a contribution of $50.00 for our New Year's entertainment, which was observed by a Watch Party and Ball. Refreshments were served and a neat sum was added to our treasury.

Thursday evening, January 10, we gave a Ladies' Masquerade, which proved to be such a success, that we have been requested to repeat it Thursday, January 24. The first prize was awarded to Ty Cobb, which was two box seat tickets to the Majestic Theater. The second prize was given to the Red Cross nurse, two parquet tickets. Prizes awarded to the unmasked ladies, first prize, two tickets to the Crystal Theater, and the second prize, Book Ben-Hur. During the evening refreshments were served and an old-fashioned quadrille closed the entertainment.

February 22, we have secured Green's Opera House and will give the Spectacular Degree to a large class of candidates which is being secured by our Deputy, Sister Ollie B. Kenyon, and who has determined to have at least 200 candidates for that event.

REPORTER.

Missouri

SPRINGFIELD, MO.—Iris Court No. 141 is standing the extreme winter and snow fine. On Thursday night, January 10, the night of one of our worst blizzards, we had thirty-eight "faithful" at the meeting. We have recently initiated sixteen young ladies and twelve young men. Besides having a splendid Tirzah Club of twenty-nine members. Our younger people have organized a Booster Club of twenty members, and they are surely hustlers. The young ladies' chorus, with the assistance of the splendid male quartet and our fine orchestra, can furnish an evening's entertainment of high class. Brother Dominac has charge of the orchestra, which is one of the best in southwestern Missouri.

Thursday night, January 14, our Court gave one of its social programs, and over 100 were present. We had expected our State Manager, Brother Genoway, to be with us, but a much-delayed train caused him to miss most of our meeting. However he arrived in time to meet a number of old acquaintances and make many new ones. All were glad to have a few encouraging words from Brother Genoway, but regretted to learn that this was his last official visit. The latch string of Iris Court has always been on the outside to Brother Genoway. Many times when we were small in numbers his words of wisdom and experience was inspiring to us, and through his direction we have grown and prospered. While we regret very much to lose Brother Genoway, we pledged him our full support to the new Manager. CHARTER MEMBER.

Georgia

ATLANTA, GA.—Progressive Court No. 24 is coming to the front. Having now become the largest Court in Georgia, the members have promised to back Brother Carver in his efforts toward placing our Court up around the Five Hundred mark by 1918; and we are anxious to assist him in his efforts to pass Usona Court of Memphis and the Nashville Court. Our slogan, "A membership of Four Hundred by the time of the 1918 State Meeting in August." REPORTER.

SAVANNAH, GA.—With the passing of winter weather and the return to normal conditions, good old Whitfield Court No. 7 hopes to again be the winner in any and all contests. We are justly proud of the record being made by Brother Carver, our former Manager, and now at Atlanta, but believe that we have equally as good a Manager in charge at this time here, and promise to aid him in regaining our standing at the head of the list of Georgia Courts. Members of Savannah are pretty loyal and we hope to do our share in trying to win the National Prize Banner for 1918. Come to Savannah any Friday night for a real Ben-Hur meeting.

CORRESPONDENT.

COLUMBUS, GA.—Muscogee Court No. 3 has no regular Deputy, yet under the leadership of such good members and workers as Brother Grant, Sister Thomas, Allen, Milford, Froelich and others we expect to continue to make a good showing for this district. We are promised considerable more attention by the State Organization Department shortly and expect to soon reach a place on the Honor Roll. Our Court meets each Wednesday night. All members are reminded of their obligation and of their promise to aid in increasing the membership. Are you doing your share? If not, do it now. REPORTER.

Paint Without Oil

Remarkable Discovery That Cuts Down the Cost of Paint Seventy-five Per Cent.

A Free Trial Package is Mailed to Everyone Who Writes.

A. L. Rice, a prominent manufacturer of Adams, N.Y., has discovered a process of making a new kind of paint without the use of oil. He calls it Powdrpaint. It comes in the form of a dry powder and all that is required is cold water to make a paint weather proof, fire proof, sanitary and durable for outside or inside painting. It is the cement principle applied to paint. It adheres to any surface, wood, stone, or brick, spreads and looks like oil paint and costs about one-fourth as much.

Write to Mr. A. L. Rice, Manufacturer, 85M North Street, Adams, N.Y., and he will send you a free trial package, also color card and full information showing you how you can save a good many dollars. Write today.

Play Piano In One Hour for Two Cents!

Would you give two pennies to learn to play the piano or organ in one evening? Impossible! No, not at all. Hundreds of thousands of others who never played before played their first piece in just a few minutes. THEN WHY CAN'T YOU?

John H. Ferguson, Acme, Alta., Canada, says: "I was not a little amazed when I found I could play in a few minutes." C. Pitmann, Meno, Okla., says: "Have two children, one is 12 and the other 10, who in a very few minutes could play it well, and they did not know one note from another in the old music." V. R. Perkins, Romney, Ind., says: "I studied 'Easy Form' music fifteen minutes and then started to play." Thousands of similar reports are in our files. Doesn't this convince you that you can play by this wonderful new method?

LEARN The NEW WAY

Lessons Free

This wonderful new EASY FORM Music is written without notes. Any child can read it and play it. You do not need to know anything about ordinary note music to be able to play in one hour or less. No teacher. No correspondence lessons by mail.

Pay not one cent for five days' instruction free. Simply send us two cent postal, stating: "I do not read or play music and am interested in the new EASY FORM Way to play." Also be sure to tell us the number of white keys on your piano or organ.

If you find you can play AT ONCE and wish to keep the 100 beautiful selections—songs and instrumental pieces—you can pay for them at our Special Half Price, only 6½c per copy, in monthly payments so small that you will never miss them. Otherwise, you can return them and owe us absolutely nothing for your instruction for five days. Send a postal today—now—before this remarkable offer is withdrawn. Address Easy Method Music Co., 258 Clarkson Building, Chicago.

EARN BIG MONEY

AT HOME. The Door of Opportunity Has Opened to You. Start a Permanent, Pleasant and Highly Profitable Business RIGHT IN YOUR OWN HOME.

Many a merchant with a ten thousand dollar stock does not clear as much money as you can make by weaving rugs, rag carpets, silk portieres, pillows, etc. from cast-off clothing, old carpets and other waste material.

Union Rug and Carpet Looms

Substantially Built and So Simple That a Child Can Operate Them.

Price $8.50

And up. Send for free loom book before ordering

Thousands of ambitious men and women throughout the United States have awakened to the great money making possibilities in weaving and are now permanently established in a big paying and fascinating business in their own homes. Experience is not necessary, just follow the simple directions in our instruction book. You can easily weave beautiful and serviceable *fluff rugs* from old ingrain and brussels carpet; also *rag carpets, Colonial rugs, etc.,* from discarded clothing and other waste material. These floor coverings are very popular and in great demand everywhere; especially now, when *ECONOMY is the motto of the nation.* Weavers are rushed with orders. If you have not time to weave for others, why not purchase an $8.50 loom for your own use? It will quickly pay for itself in any home.

Kindly read the following extracts from a few of the many letters received from pleased, enthusiastic users of UNION LOOMS:

Mrs. C. W. Blosser of Pa., writes: "The loom has exceeded my expectation. It is so simple a child can operate it and the work is satisfactory in every way." Mrs. F. J. Marshall of Ohio, writes: "I received the loom and started weaving at once. *It is the best loom and does the best work* I have ever seen. My customers say it does the finest work that any loom can do." Mrs. A. Edick of N. Y. writes: "The loom works fine. *Have had all the weaving I could do and have enough for six weeks ahead.*" B. Albudy of Texas writes: "The loom is just fine. I easily learned to operate it." Mrs. D. M. Rogers of Ind., writes: "I am very much pleased with the loom. *The work is very simple and enjoyable.*" Mr. A. Donaldson of Ill. says: "I am more than pleased with the loom. I have more weaving than I can do, so, *I am giving you an order for another loom.*"

BE SURE TO WRITE FOR FREE LOOM BOOK

It tells all about weaving and our wonderful $8.50 and other looms. Don't put it off. Write today! A postal will do.

UNION LOOM WORKS, 208 Factory St., Boonville, N. Y.

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe of Ben-Hur—Report of Supreme Scribe for the Month Ending January 7, 1918

Balance on hand December 15, 1917		$1,634,146.41
December Receipts:		
Received from Monthly Payments	$ 77,251.41	
Received from Interest	9,606.30	
Received from Rent	1,334.38	
Total Receipts		$ 88,192.09
Sum		$1,722,338.50
December Disbursements:		
Death and Disability Claims	$ 77,512.15	
Repairs on Real Estate	377.80	
Maintenance of building	1,233.62	
Total Disbursements		$ 79,123.57
Balance to the credit of Class B		**$1,643,214.93**

List of Death and Disability Claims Paid in December, 1917

Maurice O'Connor, Logansport, Ind.	$ 1,000.00
Frank N. Griffith, Bowling Green, Ohio	1,000.00
Terence C. Sullivan, Washington, D. C.	1,200.00
Schuyler F. Turrell, South Bend, Ind.	1,300.00
Antonie Moudrik, Chicago, Ill.	1,200.00
Wm. A. Gentry, West Point, Ky.	1,000.00
Sarah M. B. Richards, Wilkes Barre, Pa.	250.00
Clinton D. Cannon, Battle Creek, Mich.	900.00
Anna Kurtzhalz, Olean, N. Y.	2,000.00
Frank Wing, Buffalo, N. Y.	1,000.00
Hattie R. Keck, Odon, Ind.	1,000.00
Chas. B. Hollister, Olney, Ill.	2,000.00
Louisa J. Morgan, East St. Louis, Ill.	500.00
Emma Meyer, Logansport, Ind.	1,100.00
George Loesch, Cincinnati, Ohio	1,500.00
Henry M. Bosell, Lyons, Ind.	500.00
Jane E. Smith, Buffalo, N. Y.	2,000.00
Wm. S. Kelley, St. Louis, Mo.	1,000.00
Ida M. Morgan, Kalamazoo, Mich.	750.00
Sebastian Oeftering, Indianapolis, Ind.	550.00
Obadiah L. Huffman, Galion, Ohio	1,500.00
Flossie J. Porter Wagner, Omaha, Neb.	1,000.00
Winfield S. Geiger, Brazil, Ind.	1,400.00
John W. Anderson, Tacoma, Wash.	750.00
Henman A. Thompson, Muskegan, Mich.	1,000.00
George E. Armstrong, Los Angeles, Cal.	1,200.00
Frank Nowak, Buffalo, N. Y.	1,000.00
Henry Schaffner, East St. Louis, Ill.	1,000.00
George W. McMillen, Princeton, Ind.	1,100.00
Orlando M. Stark, Charleston, Ill.	1,200.00
Edward C. Mueller, Lebanon, Ill.	2,600.00
Simon G. Besecker, Olean, N. Y.	1,000.00
Chas. J. Ocasek, Chicago, Ill.	1,000.00
Wm. Deitmaring, Cincinnati, Ohio	2,000.00
Richard D. Miller, Logansport, Ind.	1,200.00
Sylvester A. Pelton, Everett, Wash.	1,000.00
Joseph Monahan, Buffalo, N. Y.	1,400.00
John Finnigan, Scranton, Pa.	1,000.00
Benton J. Hudson, Evansville, Ind.	1,000.00
Jeannie Collins, Indianapolis, Ind.	500.00
Harry Orwig, Mansfield, Ohio	1,500.00
Katherine Deiter, Erie, Pa.	450.00
Michael J. McGlynnan, Evansville, Ind.	1,800.00
Mary E. Hamblen, Sherman, Tex.	800.00
Louisa Conrad, Louisville, Ky.	1,000.00
Maggie M. Ray, Sikeston, Mo.	1,000.00
Arthur O. Spangler, Bradford, Pa.	1,900.00
Wm. B. Millar, Toledo, Ohio	500.00
Audrey B. Moore, Council Bluffs, Iowa	1,950.00
Oliver R. Palmer, Urbana, Ill.	1,900.00
Nancy F. Wagner, Ellis, Kan.	1,200.00
Margaret E. Sutherland, Kennett, Mo.	1,000.00
Oliver H. P. Green, Detroit, Mich.	2,000.00
Otto Heimmelheber, Rockport, Ind.	500.00
Marcillus F. Rodarmel, Monroe City, Ind.	898.55
Jacob E. Halliwell (Disability), Canton, Ohio	188.98
Barry P. Moore, Junction City, Kan.	100.00
Charles B. H. Terpany, Marion, Ohio	1,000.00
George A. Stewart, Metropolis, Ill.	1,500.00
Loren C. Pomeroy, Chicago, Ill.	800.00
Charles F. Goodrich, Savannah, Ga.	3,000.00
Walter B. Hanes, Battle Creek, Mich.	924.62
Llewellyn Blunt (Disability), Canton, Ohio	250.00
Willie F. B. Kimberling, Jonesboro, Ark.	2,000.00
James H. Waddell, Los Angeles, Cal.	1,000.00
Lillie Mills, Bartletsville, Okla.	1,000.00
John W. Coines, Manila, Ark.	1,000.00
Byron S. Strawn, Ft. Wayne, Ind.	250.00
Total	$ 77,512.15

Total Paid to Beneficiaries Since Oranization $16,574,527.84

Fraternally submitted in T. B. H., JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, January 7, 1918,

Elston National Bank, Crawfordsville, Indiana	$ 123,254.37
First National Bank, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Crawfordsville, Indiana	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana	10,000.00
Crawfordsville Trust Company, Crawfordsville, Indiana	5,000.00
Farmers & Merchants' Trust Company, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Evansville, Indiana	10,000.00
Gary Trust & Savings Bank, Gary, Indiana	1,000.00
Real Estate (Old Home Office)	15,971.15
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Invested in first mortgage loans	128,300.00
Invested in Municipal and County Bonds	1,123,819.98
Cash in Office	50.00
Total Assets	$1,643,214.93

Fraternally submitted in T B H., S. E. VORIS, Supreme Keeper of Tribute.

FOR CHANGE OF ADDRESS OF THIS PAPER

My name is . . . .

Court No. . . . . **Located at** . . . .

The number of my certificate is . . . .

My paper now comes to . . . .

State . . . .

Change my address to . . . .

State . . . .

Street and Number . . . .

Or P. O. Box . . . .

Cut this out and mail to THE CHARIOT, Crawfordsville, Indiana.

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXIII Crawfordsville, Indiana, March, 1918 No. 3

Sterling Court No. 16, Sterling, Colorado, Winner of State Prize Banner

The Message of Easter

O, beautiful blossoms of Easter,
With riches of odor and bloom,
Ye tell us that Christ has arisen
From out His stone-covered tomb.
Ye bring us the promise of Springtime,
Ye tell us that Winter is past,
And whisper to hearts that are weary
Of blessedness coming at last.

O, fragrant white lilies of Easter,
Ye breathe not your perfume in vain,
Ye speak of the sweetness of Christ-life,
The beautiful mission of pain;
Ye tell of a Savior ascended,
Of death to be conquered at last,
Of robes and a crown that are waiting
When earth and its trials are past.

O, flowers and palms of glad Easter,
Ye tell of a victory won,
Of strife and of conquest and triumph,
Of all that our Master has done.
Ye point to the new Easter living,
A path that we tread not alone,
Your beauty and fragrance shall tell us
Christ lives in the hearts of His own.

—E. G. Dietrick.

Modern Davids

By Joe R. Adams

In all history there is no more beautiful character than David, the son of King Saul's humble shepherd, Jesse. David, a youth of noble traits, of modest demeanor, of praiseworthy ambition, was selected because of his integrity and gentleness and ability to serve the King as a musician. The kingdom was threatened by the invasion of the Philistines, led by Goliath, a man of great strength, and permeated with the present day symptoms of braggadocio. He was a successful bluffer and intimidated Saul so that his armies were ever on the defensive.

Goliath wanted Saul to send out his best man to do personal battle, and although there were prize offerings to the man who would defeat the opposing bully, not a one of Saul's brave men dare venture.

David heard of the standing challenge, and courageously asked that he might vindicate his master's honor. Saul ridiculed the idea and tried to dispersuade the lad, but David persisted and finally won the royal consent.

Picture the boy as he bade the court followers goodbye. His lithe limbs were not encased in armor, no shield protected his person, and he carried no weapon recognized in warfare. He heard the taunts of the enemy as he unattended advanced, the loud laugh of the bully Goliath.

Stopping at a little running brook he selected three pebbles, and then, announcing himself to his adversary, he fitted a stone into his slingshot, prepared for battle.

To a Fraternalist the story of David is allegorical. David, a modern thinker, an humble singer in the courts of the King, the subject of a great nation. His slingshot the society, and the pebble from the brook, truth.

With accurate aim, steady nerve and the fortitude of faith, David cast the stone and the sneering, vacuous Goliath fell, stricken to death. Goliath, the erstwhile giant representative, not of the people but of those who have at interest self, opponents of government not theirs, a wandering minority grown fat and defiant.

Brotherhood has become a wonderful reality, consequently something necessary for understanding and the more need for its study and analysis and careful presentation to the growing multitude of disciples.

Our individual societies, the great fraternal body is of more than a passing interest to the American people. Officially vitally important, and each and every utterance should be well weighed. Our purpose, not unlike David's of old, of that high degree which begets confidence and which will win for us victory.

We must be sustained with a right motive, and then fearlessly speed the pebble we have picked up by the brookside.

Years and years ago and then many years before, at the incipient movement which has acquired for our country this beautiful and wondrously rich territory, known as the Louisiana purchase, there was drawn up a declaration and one paragraph of that ancient instrument read: "Without liberty there are few virtues. Despotism breeds pusillanimity and deepens the abyss of vices."

There were Goliaths abroad even in those days and for the freedom of conscience men laid down their lives upon the very soil upon which we now stand. The protest against oppression has ever been blazed with great battle arrays and generalship. The slingshot, bow and arrow, the musket, the Winchester, have spoken for the spirit of liberty, and across the waters today that which has been is still in evidence.

Principles enunciated at New Orleans, the revolt against absolutism, has marked the ever forward move of nations. Political leaders rise and fall, financiers flourish for a while and are no more, parties and sects are as the flowers of the soil and business enterprises the bits of colored glass in the kalediscope. The blood of our ancestors was shed for liberty; the soil of our country fertilized by their sacrifice has been productive in constitutional government, for which we stand exponents.

Napoleon was a Goliath. His life is full of incidents and lessons, and his very connection with the Louisiana purchase, when he made the prophetic utterance at its disposal, "They asked me for a city; I gave them an empire;" goes back over the centuries to the boy David and his deliverance of his people from unlawful tyranny. Napoleon cunningly acquired possession of this great territorial stretch and had plumed himself with its annexation to his conquest of the world. Here he expected to reign, but the slingshot of the stripling, the heroism of the colonist, the defenders of personal liberty deposed him.

Today, in the midst of commercial activity, the throes of personal gain, how slight the pause to calculate what it really meant and now means, —the possession of self government.

We certainly should reflect on the origin of our prosperity, its extent and increase. The matter of its knowledge is both lovable and modifiable. To master it in detail a life study, but its scheme of evolution, its relations to our individual happiness are capable of being grasped and the bestowment of this knowledge the assumed task and duty of every Fraternalist.

To what depth should we go? What classes of the population should we include? So long as societies have different methods, so long will there be a variance in our specific treatment, but we should include all classes and go to the bottom in our analysis, for is not that the depth at which we will find the basis of our very existence, personal liberty and the desire to uplift and sustain our fellow creature. Knowing then our duty and our American privilege of speech, we wrong the God-given talent we possess when through all forms of degradation and danger we allow our brother to become the easy prey of selfish, designing men, when we subject them to extortion and discontent—aye, to final pauperism and suffering.

We are a strange, erratic, impulsive race, and how much more the need of Davids to take the initiative, to go forth single handed if need be to conquer the invaders of our fair land and of our peaceful homes.

Unfortunate that condition which has at times clouded our very being, the incursion of giants into the Fraternal realm, their mercenary onslaught upon unsuspecting victims—graft, money, not personal disinterestedness and not enlightenment.

And yet, perhaps, their visitation not unmixed with good, for it has made us more alert, more cautious, and has caused a closer observation and correction of those principles we advocate — knowledge, lovable and modifiable.

The fighting ground of David and Goliath was a beautiful, fertile valley. Great mountains reared their granite peaks upon either side. How typical our stand. Before us great heights to be accomplished, an enemy to be overcome, one in seemingly impenetrable armor. A giant clad in much gold, with an arm of strength the shield of the law and the spear of determination. How weak we seem?

What is that mountain back of us? Let us call it physical education, a background acquired in spite of adverse criticism, an advantageous condition to our present splendid advancement upon a country's foe.

It is very doubtful that we could come on to the field of a triumphant career without the rearing of a mountain of preparatory successes, and it is certain that without adversity we would have been impracticable in this public life, which has need of well rounded, strenuous men, not pygmies. We must be possessed of physical vigor and energetic temperament—indomitable force of character and with aspirations awakened. Faculties not born, but acquired.

Where did David get his easy pose, his muscle, active brain, skill with the slingshot? Not as a loafer in society, but as a tender of sheep, the acquirement of a hardy, active life. His triumph was the reward to a genius that had come from humble, unpromising conditions.

And so Fraternalism, the reward of persistent application, the putting behind us of obstacles—humble our origin, not feared by the Goliaths reveling in luxury, purse proud and domineering. They laughed loudly when we stooped for the pebble. They wince now with the accuracy of our aim.

I am aware that in the making of a Fraternal Society it is impossible to please all. I recognize that people will differ and that society principles often contain declarations which are not pleasing and things omitted which some would like to have included. The construction of a platform of the respective societies is seldom of individual mould. It is better even so. Better the alienation of the individual than that the voice of the majority be suppressed.

Above the fact that David was a faithful shepherd, a skilled musician, a court favorite, and an expert thrower, is the unchallenged statement that he was a Fraternalist. He rises in our estimation with that knowledge. We may have all else but Fraternalism and what would be the result, simply a delay in the actions of the upper and nether stones which is to cast us out, as meal or bran.

Oft-told is the beautiful story of the friendship of Jonathan and David, in its narration a delicate weaving, bright gleams of an excellency of character. The son of the King and the keeper of his father's flocks. Jonathan drawn to the simple youth because of the strength of David's faith and devotion when he approached the giant with the weapon of a rustic. The souls of Jonathan and David were knit, is the expression of the writers. The fundamental principles of Fraternalism. Perhaps our earliest record of the full meaning and fulfillment of the term. It was no selfish caprice, a passing emotion but rather a perpetual spring of delight. A friendship that endured parental objection and even encompassed worldly gain, the possession of a throne. A lasting affection, an unfailing constancy, a rare instance and worthy of imitation.

The experience of man is to overthrow affection with the coming of misfortune, but in the story of these noble young men we find firmly planted the standard we profess—constancy. Not a fair weather friend, but a needed companion in adversity, a counsellor, a burden bearer. The purity and value of such friendship is seldom known.

It is the love of the Japanese for his Mikado, a something stronger than life itself.

And now we may well pause to ask the question, Who is to take the fearful responsibility of impressing the intellectual and moral character of the American people, of so modifying and perfecting the national proclivities as to bring brotherhood out of selfishness. Beyond lies the great unexplored mountain. We must become expansionists if we would court success. Around us are the fanatics of wealth and power, a restless mass. No nation since the world began has acquired a tithe of the discipline now necessary to us—we must needs have a keener intelligence, a loftier virtue, a more profound and more comprehensive conception of the true meaning of brotherhood.

Young America is to be educated, new doctrines inculcated, and the Modern David is the Fraternalist. The terrible activity of our physical life must be guided and elevated. We must seek paths through the green fields of domestic happiness, alongside the babbling brook of childhood. There must be teachings of a higher life, a quickening of the true leaven of our being, doing unto others as we would be done by.

We may prate of this feature or that feature of our order, inflate ourselves with the thought of the good we are doing, but beware of the spirit of commercialism.

There is but one kind of Fraternalism, the kind that bound Jonathan and David. It is the bundle of sticks in which every man and woman should be gathered.

While you are insurable is the time to take membership in Ben-Hur.

Extracts of Laws

We give herewith some extracts from the General Laws of the Order which will inform our members regarding the proper procedure for the election of Supreme Representatives for the Eleventh Regular Session of the Supreme Tribe of Ben-Hur, June 4, 1918.

* * * *

"Section 5. Not later than February 15, preceding the meeting of the Supreme Tribe, the Subordinate Courts of each of the Jurisdictions or Districts, entitled to representation as provided by the foregoing section, may at a regular or special meeting select from among the duly commissioned Past Chiefs of the Courts, the name or names, of such Past Chiefs as they may desire as Supreme Representatives, and Alternate Representatives and the Scribe shall immediately report the same to the Supreme Scribe, on the blanks furnished by the Supreme Tribe , and under seal of the Court. * * * *

The candidate nominated for Supreme Representative must furnish evidence to establish his rights to the honors of a Past Chief, in accordance with the Laws, Rules, and Regulations of the Supreme Tribe of Ben-Hur, and pay the fee of $1.00 for the Past Chief's certificate.

"The Scribe of each Court must forward immediately after such selection, under seal of the Court, a list of the names so selected, to the Supreme Scribe. Such reports must be in the hands of the Supreme Scribe not later than March 1, following such selection. * * * *

"Section 6. Not before April 1, nor later than April 25, preceding the meeting of the Supreme Tribe, each Subordinate Court shall hold an election for Supreme Representative, and Alternate Representative, and each beneficial member in good standing shall be entitled to a secret vote by ballot for such representative and alternate of such Jurisdiction or District, as includes the local Court in which his membership is held, provided there be no objection from any beneficial member present, the Court may by unaminous vote cast its entire ballot for such candidates as may be selected from the list of nominees, as forwarded by the Supreme Scribe, and the Scribe of each Court shall report at once the vote of the Court to the Supreme Scribe, under seal of the Court, which report must be received by the Supreme Scribe, not later than May 1, following such election, upon the blanks furnished by the Supreme Tribe, the number of votes cast for each candidate at said election, and also the total number of votes which the Court is entitled to cast (which number shall be equal to the total number of beneficial members in good standing, and reported to the Supreme Scribe, March first preceding), and each candidate reported as above shall be entitled to credit for such proportion of the total possible vote of the entire beneficial membership of said Court, as the number of votes cast for him is to the total number of votes actually cast, and reported as above by said Court, subject to correction and verification by the Canvassing Committee with the books of the Supreme Scribe, as hereinafter provided. * * * *

"Section 7. Not later than May 5, preceding the regular meeting of the Supreme Tribe, the Supreme Chief shall call a meeting of the Canvassing Committee at the office of the Supreme Tribe and said Canvassing Committee shall proceed to count, correct and verify with the books of the Supreme Tribe, the election returns as reported by the various Courts in accordance with Section 6 of these laws, and after carefully comparing with the books of the Supreme Scribe, and tabulating these various reports from the Subordinate Courts, they shall make a full report of their work to the Executive Committee, showing the total number of votes each candidate received, and the candidates for Representative and Alternate Representative in each Jurisdiction or District, receiving the greatest number of votes from said Jurisdiction or District, shall thereupon be declared its representative and alternate in accordance with the preceding sections. * * * *

"The Executive Committee shall verify the report of the Canvassing Committee with the Supreme Scribe's books, and if satisfied of its accuracy, shall certify the same to the Supreme Chief, who shall thereupon immediately cause Certificates of election to be issued in duplicate, and one copy of the same to be forwarded to the persons elected as Representative and Alternate Representative, and the other copy to be filed with the Chairman of the Committee on Credentials. These Certificates of election shall be made by the Supreme Scribe, bearing the seal of the Supreme Tribe and countersigned by the Supreme Chief.

Important Session

The Mid-year meeting of the Presidents' Section of the National Fraternal Congress of America the Executive Committee of the Congress and the Executive Committee of the National Fraternal Press Association was held in the Sherman Hotel, Chicago, Illinois, Wednesday, Thursday, and Friday, February 20-23.

Our Supreme Chief, Dr. R. H. Gerard as President of the Congress presided at the meetings of the Executive Committee of the Congress, and Mr. Hill Montague of Richmond, Virginia, President of the President's Section, presided at the sessions of the President's section. During the sessions a number of prominent men from Washington, D. C., representing the Administration in its various departments delivered strong and forceful addresses. Indeed it was one of the most profitable sessions of the Mid-year meetings ever held by any of the Sections.

The following important resolution was unanimously adopted and we urge the members of the Tribe of Ben-Hur and each of the other Fraternal Societies to act in this matter, as suggested in the resolution:

WHEREAS we, the Presidents Section of the National Fraternal Congress of America, now in convention assembled in the City of Chicago this twenty-first day of February in the Year of our Lord Nineteen Hundred Eighteen, fully conscious of the serious war in which our country is now engaged in defense of the high principles which stand for protection of home, life and liberty, and

WHEREAS millions of our young men will be fighting, shedding their blood for our protection, we believe that it is the duty of the National Fraternal Congress, representing as it does, fraternal insurance societies with approximately 120,000 lodges and over 8,000,000 members welded together by ties of brotherhood and patriotism who are in a position to be of untold and individual aid to our government in the successful prosecution of this war and

WHEREAS large sums of money are necessary for the support and maintenance of our soldiers and sailors, we believe that we should, in every way, assist our government in raising such sums of money as it may find necessary to ask for, whether by Liberty Bonds, by War Savings Certificates, or by taxation and

WHEREAS the Third Liberty Loan is now soon to be brought forth and we desire to materially assist in making this Loan a great success—

Now Therefore Be it Resolved that we, the Presidents Section of the National Fraternal Congress of America in convention assembled, do hereby urge each and every lodge of our respective societies to promote, assist, and in every way help our government in its efforts to float the Third Liberty Loan through the organizations created by the Treasury Department for such purpose and that we pledge the united, persistent and enthusiastic efforts of every member of our organization to this end and recommend that our individual lodges and their respective entire membership co-operate with the local Liberty Loan organizations in their own communities in every way possible, and recognizing the need of the utmost publicity.

Be it Further Resolved that during the Liberty Loan campaign the respective lodge meetings include in their regular order of business an address or short speech by some well known, selected speaker to be furnished by the Liberty Loan organization if possible, to create enthusiasm and secure the co-operation and the coordination of effort of every individual in such lodge;

And Be it Further Resolved that the Secretary of this Section be, and hereby is instructed to forward immediately a copy of this resolution to the Hon. William G. McAdoo, Secretary of the Treasury, with the request the he, in turn, send a copy of it to all Liberty Loan headquarters in the twelve Federal Reserve Districts of the country. Also, that the Secretary of this Section be, and hereby is instructed to forward copy of this resolution to all members of the National Fraternal Congress.

D. P. Markey
Allan Cox
H. C. Evans
Mrs. Rose Ritman
Francis Buel Olson
Committee.

Read your Chariot every month.

A New Civilization

In our onward march we have left the old world and are coming into a new; the old civilization is dead. Long have we had a vision of the new, but long and rough has been the road which leads to it. In the old civilization Might made Right. Man was whipped into slavery to do the bidding of his master. The world was carpeted with death, desolation and destruction. In the new age, which already has dawned, the race will be to him who does Right.

Love, Righteousness and Devotion will cover the earth and the soul of mankind shall use its freedom unshackled and unfettered. The age of Might is now making its death struggle. The age of Right is coming to its own. As time has recorded its onward march, nation after nation has insisted upon its place in the center of the world's stage. The Assyrian, the Babylonian, the Egyptian, and the Roman Empires battled their way to supremacy and demanded obeisance from all mankind, and now Germany claims the right, by its own reason, to dominate the world. Through its might of arms on land and sea, the assassination of women and children, by the use of poisonous gas and liquid fire, Germany claims rulership over the earth. With these weapons and asserting the rule of kings by Divine right, it has forced battle upon mankind, and today civilization is fighting for its very life. The issue is, "Shall the sun have a German shadow cast upon it—a German eclipse—or shall all mankind peacefully inhabit the earth and share equitably in the sun's glorious light? Shall mankind live by German grace under German might, or shall it live together under the principles of Truth, Benevolence and Honor?

Without vision people perish! We are fighting, not because we want to fight, nor because of selfishness, but we are fighting to make the world safe for Democracy. Having entered this war we must and will carry it on to a successful victory, that all peoples may be free. We have no revenge in our souls for the wicked murder of women and children, the ruthless destruction of sacred temples and humble homes, but we are filled with pity for those whose hearts are so brutal, and whose minds are so cruel and obsessed with the desire for power by might. We will fight and continue to fight, giving all that we have, putting everything upon the altar, to the end and for the purpose that War may never again curse the world, and claim its bloody toll of death and destruction.

America has a peace loving and law abiding people, who love peace and detest war, but after having been forced into this war and aroused as to its iniquities, every man, woman and child will be loyal to our Government. This support given the Administration will not give up its right to condemn wrong, nor the privilege of trying to correct error, but with a deeper loyalty and a more faithful service, we will stand as one man, against a common enemy and fight for the rights of mankind everywhere.

THE Tribe of Ben-Hur recognizes its place and is endeavoring to fill it. The fires of patriotism and fraternalism are burning brighter today upon our altars than ever before. In every Court meeting the order of business should demonstrate our patriotism and loyalty to the flag. The Liberty Loan Bond, War Saving certificates and Thrift Stamp campaigns should have our earnest and active suport. The conservation of food, Red Cross Auxiliaries, knitting clubs and sewing circles give ample opportunity for effective and active work for every Fraternalist.

Farmers and Piracy of the Sea

While the city dweller and the railway managements have been complaining about the unusual snowfall this winter, the farmer of the central west has had cause to congratuate himsellf. Heavy snows mean fatter fields and fatter fields in these days of high prices mean fatter pocketbooks.

But while congratulating himself on the prospect of greater yields of wheat, corn and hay the coming summer, the agriculturist should not lose sight of the fact that the cold weather and the heavy snows have meant great inconvenience to the Government at Washington. For weeks the railways were virtually tied up and unusual measures had to be taken to get coal and food and machinery to the seaboard and thence to our men and their brothers-in-cause in France and Flanders. Delays resulting from the unfavorable climatic conditions not only disarranged plans, but meant added expense.

The Government is spending in the neighborhood of a billion dollars a month in the conduct of the war against the German tyrannical plan of life. A great part of this and a great measure of the effort of American forces abroad are being directed against an evil vitally important to the American farmer—piracy of the sea. The forthcoming Liberty Loan will give every farmer of the district an opportunity to fight this influence which jeopardizes the shipping of his products to foreign shores. Every bond he buys means just so many shots at the submarines whose mission is to destroy the vesesls carrying his goods. Not only will the Liberty Loan afford him this opportunity of self-defense, but it will give him the chance to go on record as a practical supporter of a Government whose ideals are in open and undisguised rebellion against the methods of the ruling classes of Germany and Austria. Moreover, the Loan will offer him a profitable and safe investment and go toward opening and maintaining new markets for his goods when the sword is sheathed and the glow of peace settles upon the earth.

The purchase of Liberty bonds will provide a police force in the shape of destroyers to ward off the U-boat pirates intent upon sinking the vessels that are carrying the American farmer's goods to Europe. Common business sense should prompt the farmer to go "the limit" in aiding the Government in this just war against the pirates of the sea.

Helpful Suggestions

Brother Charles H. V. Lewis of Los Angeles, California sends us the following suggestions for making Court meetings interesting.

"As an old time member of seven fraternal orders and other organizations my experience has been varied and I am impelled to say that it is a great mistake to allow the meetings to become dry and prosy. It is slow dry meetings, which are apt to keep away many members, especially the younger ones and young members add to the life and vitality of lodge life. We need not remind you that plenty of music some dancing and frequent catering to the "Autocrat" known in plain English as the stomach, is popular and necessary as all lodge people know and as a rule act in accordance with the knowledge if they do not want a dead Court.

I desire to make a powerful plea and recommend as a life giver that we sprinkle through the meetings a liberal supply of private theatricals. We will not expect to rival Booth or Modjeska, but it can be made highly interesting, instructive and amusing. Let the members be the actors, and fill it with pep, originality and fun. Sometimes a good play by a few members will take, but avoid too many serious or heavy playlets, put on comic, gingery stunts, no matter how crude, get fun and life out of them, laughter does both soul and body good, do not be afraid and backward or too dignified but, "Do Something," do not wait for everybody else to do it.

One person can put on a monologue, a comic speech—don't be too stilted—but have them crude and original. You will all be surprised what you can do if you try and do not fear to let loose. Two people can put on a comic dialogue such as Aunt Mandy on the Victor records, Cohen or Sie and Hank. They can play music teacher and pupil or Pat and Murphy, and other comics if no dialogue is at hand, it is even more funny to get up one and slip in local and personal hits. Most of this should be done in costume the more striking and outlandish the better, it is easy and cheap to get up costumes if not too particular.

Four, six or more people can put on little plays like Doctor and Patients, Ward Politicians, Country Schools. Get up your own costumes and write your own plays with pungent local punches. Used with persistence and care these programs will lengthen your life, make your lodge famous and bring you prosperity and increase membership roll. A refined play or speech is good or you can sometimes invite outside speakers but the rank and file want plenty of what does MOVE.

Now is the time to take membership. Tomorrow may be too late. Upon today's decision may depend whether you will be one to be accepted or rejected.

The War Savings Stamp

The war savings stamp is the best investment in the country. You invest so many cents, and soon they grow to be a dollar. You get compound interest on your money.

You have that which cannot be stolen from you, for you can register it at the post office and you alone can cash it.

You have that which is unstealable, and still may be used as collateral at any moment.

As an investment, as the easiest, simplest, best way of proving your own patriotism, and encouraging patriotism in others, the war savings stamp recommends itself to every patriotic American.

The war savings stamps is the stamp of patriotism and love of country.

Every wise investment is an investment for the future, an insurance policy against trouble.

When you invest your money in your country's war stamps and bonds, you not only spend your money for your future but for the future of the entire human race.

You invest not merely in an absolutely safe security that pays compound interest, you invest your money also in free government. You invest your money in democracy triumphant in the world.

The call is to men of many races, but now all of one great nation, men who feel their hearts beat quicker when they speak of America as "my country," men who salute the star-spangled banner with pride as their own flag. The call is to you—go at once, today, to your nearest post-office or bank, or wherever the new War-Savings Stamps are on sale, and buy all you can; then save, and buy more tomorrow, and the next day, and every day, and so help to defend the flag and the liberties you love, and to send the same liberties into the lands across the sea.

The call is to every American, whether he has sprung from the free soil of America or has been transplanted from other soil to flourish here. Now is the time to dedicate heart and soul and body to the great cause for which America is fighting. Lose not a moment in beginning the collection of War-Savings Stamps. Add to the amount every day of the year. Nothing short of your very best now and all the time will be enough.

"But already I have done my best," do you say? Have you? When you can write in the record of every day these three things, "I have sacrificed for America, I have saved for America, I have served America," then only will you have done your real part. Then only will your heart thrill with true patriotism and you can feel that your country has not depended on you in vain. Today is the day to buy a War-Savings Certificate. Every day which follows must see some savings applied to the purchase of War-Savings Stamps, and not one man, woman, boy, or girl must neglect this duty and privilege.

Every Cloud Has a Silver Lining

His old horse died and his mule went lame,
And he lost his cow in a poker game,
A cyclone came one summer day
And blew his house and barn away;
Then an earthquake followed to make it good
And swallowed the ground where his house had stood;
Next day the mortgage man came around
And heartlessly claimed the hole in the ground.
This shock was so great that he up and died,
And his widow and children wept and cried.
But something was left them staunch and tried,
He had protection in the Ben-Hur Tribe.

The CHARIOT

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Nat'l Fraternal Press Association
1917

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. GERARD, M. D. ....Supreme Chief
JNO. C. SNYDER..............Supreme Scribe
S. E. VORIS......Supreme Keeper of Tribute
J. F. DAVIDSON, M. D...Sup. Medical Examiner

GILBERT HOWELL..................EDITOR
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.

Typographical Union Label Crawfordsville

MARCH, 1918

The greatest difference between men is the difference in their use of the twenty-four hours of each day.

THE best way to secure a new member is to ask a friend to join the order. You will be surprised how many will accept the invitation.

ABILITY to do things comes through habit and toil. The man with a mountain before him cannot leap to the top at one bound. It must be step by step.

"THE world generally gives its admiration not to the man who does what nobody else attempts to do, but to the man who does best what the multitudes do well."—*Macaulay.*

BENJAMIN FRANKLIN COURT, No. 97, of Philadelphia, Pa., has won the State Prize Banner for Pennsylvania and is planning to give a special entertainment Tuesday evening, March 12, we hope to have an account of the affair to publish in the next issue of THE CHARIOT.

THE CHARIOT is in receipt of resolutions of condolence from Progressive Court No. 166 of Hammond, Indiana, upon the death of Brother Bernard Dolan, but regret limited space will not permit publication in full. THE CHARIOT joins with the members and friends in extending sympathy to the family of our deceased brother.

THE CHARIOT is in receipt of a letter from Brother J. H. Woods, Special Deputy, stating the membership of Simonides Court No. 58, Hugo, Oklahoma, is made up of young people who are theatrically inclined, and they wish to present a play with some patriotic airs which will be helpful to Ben-Hur and the Red Cross work in their city. Any of our members having a play that will comply with the above request, please write Brother J. H. Woods, Box 546, Hugo, Okla.

THE secret of success for Carnation Court No. 7 of Kennett, Missouri, is very easily explained when you note the aggressive spirit manifested by the Scribe and Deputy and all the members of the Court. They believe in a liberal use of printer's ink as indicated from the fact that in one issue of the leading paper of that city, they have ten reading notices advertising Ben-Hur and the work of their local Court. Carnation Court No. 7 is the largest Court in the State of Missouri, and there is a reason for its rapid growth and loyal membership. Other Courts should take notice.

The soldier boy who carries next his heart the picture of his mother has a talisman which will protect him from evil. It will be a constant reminder of what she is, and has been, to him; and above all, of what he is to her. He will never neglect her, never forget to write to her. He will not willingly let her watch and wait in vain for a line from him.—*Dr. Orison Swett Marden.*

WHATEVER you do in life do it with the same zeal, the same enthusiasm, the same thoroughness which Stradivari put into the making of his violins, which today are worth thousands of dollars apiece. The master violin maker needed no patent, no trade-mark on his instruments, his name was protection enough.

Make it your life-rule to stamp your best upon everything that goes through your hands.

EFFICIENCY is the watchword today in the business world, and it ought to be the standard of effort in all walks of life, says a recent writer. The thought is not a new one, however, for years ago Emerson expressed it in these words: "If a man can make a better book, preach a better sermon or make a better mousetrap than his neighbor, though he build his house in the woods, the world will make a beaten pathway to his door."

Read your Chariot every month.

SOONER or later every man must select his life work. Some by necessity are compelled to take the first thing that is offered—others take up the work of the father. Few, indeed, take the position in life for which special preparation is made in school or university. This is, in a measure, the reason of so many failures. The boy or girl who decides early in life as to their future work and then diligently and persistenatly prepares for that work will be most certain of success.

Patriotism

It is gratifying to note the spirit of patriotism and enthusiasm as shown by the membership of the Tribe of Ben-Hur throughout the entire Supreme Jurisdiction, as will be noted in other columns of this issue of THE CHARIOT. Ilderim Court No. 1 of Dayton, Ohio, is doing a splendid work, and the plan should be an inspiration to a number of our Courts and offers a solution for them to be of practical help in the crisis now confronting our Nation. Ben-Hur Court No. 1 of Knoxville, Tennessee, has also planned an aggressive campaign for Thrift Stamps and Liberty Bonds. Carnation Court, No. 7, of Kennett, Missouri, are liberal subscribers to both the War Savings Certificates and Liberty Bonds.

This is a most commendable feature, for it is an undisputed fact that Fraternalism and Patriotism must go hand in hand, ever working together.

Nominations and Election

The Eleventh Session of the Supreme Tribe of Ben-Hur will be held in Crawfordsville, Indiana commencing Tuesday, June 4, 1918. Nominations for Supreme Representatives and Alternate Representatives which have been made during the month of February and forwarded to the Supreme Scribe, in accordance with the Laws of the Order will appear upon the official ballot.

April 1, a list of the candidates who have been properly nominated from among the duly commissioned Past Chiefs, will be sent to the Scribe of each Court, giving the names of the nominees from the District in which the Court is located. Each beneficial member in good standing, not before the first day of April, nor later than the 25th day of April, shall be entitled to vote for such Supreme Representative and Alternate, as they may select from those properly nominated and reported by the Supreme Scribe.

If there be no objection from any beneficial member present a Court may instruct the Scribe to cast the entire vote of the Court for such Representative or Alternate as may be selected. The result of the vote in each and every Court must be reported upon the blanks furnished by the Supreme Tribe, and mailed to the Supreme Scribe on or before the first day of May, 1918. Failure of the Scribe to make report of the vote of the Court upon the regular blanks as furnished by the Supreme Tribe, will forfeit the rights of the members to cast their vote for Supreme Representative. Social members are not privileged to vote in the selection of Supreme Representative.

Candidates for Supreme Representatives or Alternates must procure from the Supreme Tribe a Past Chief's certificate, in accordance with the General Laws of the Order, or the name of such candidate will not appear upon the official ballot.

This is very important and where candidates have been nominated and have not been duly commissioned as Past Chiefs, they should at once apply to the Supreme Scribe and remit a fee of $1.00 for a Past Chief's certificate.

Cash Not Our Only Capital

It is unfortunate that so many youths get the impression that money is the only real capital. They do not seem alive to the truth that brains and conscience are the true success capital. Youths who deplore the fact that they have no capital to start in life, do not realize that they are themselves nothing but capital, that their whole being, their body, their mind, their capabilities, their inventiveness, their originality, their self-reliance, their ability to do things, their energy, their industry, their perseverance, all their mental and physical resources, added to the wealth of opportunity in this country are the best kind of capital, the greatest business assets.

There are those living very near you who are complaining that you cannot get ahead, who, with the same sort of capital you have, are laying foundations for success.

One life out of every nine is liable to rejection for insurance; therefore, when you have protection, don't let go.

BROTHER W. B. MCGINNIS has been our State Manager for the State of Iowa for the past ten years, but has voluntarily resigned that he may give personal attention to the real estate interests of himself and father. Brother McGinnis is moving back to Southern Indiana and will take up farm work.

This is certainly a time when America needs the very best of farmers, and much of the success in winning the war will depend upon the agriculturists of the land.

Brother McGinnis has been a faithful and successful worker for Ben-Hur, and his host of friends throughout the State of Iowa will greatly miss him, but the best wishes of all go with him in his new field of labor.

Universal Military Training

At the regular monthly meeting of the Executive Committee of the Supreme Tribe of Ben-Hur, the following resolution was unanimously adopted with the request that it be published in the March issue of THE CHARIOT for the benefit of our members:

"WHEREAS, A bill has been introduced before the Congress of the United States, known as the Chamberlain Bill, which provides for universal military training at the close of the war for all boys nineteen years of age, whether of alien or American origin, for a period of at least six months' physical and military training; and,

"WHEREAS, We believe that the comprehensive training proposed will develop physical strength, moral alertness, a knowledge of our institutions and the ability to think nationally; therefore be it

"*Resolved by this Executive Committee,* That the members of our Order, in their respective Courts, be urged to write their representatives in Congress to support the Chamberlain Bill and take other appropriate action to secure the adoption of this policy and to urge the Government to use the cantonments, which have been erected at such a vast expense, for the purpose of such military training at the close of the present war."

While you are insurable is the time to take membership in Ben-Hur.

Gerard Loving Cup

The presentation of the Gerard Loving Cup was made to Kentucky Court, No. 11, of Louisville, Kentucky Thursday evening February 21, and the ceremony was very appropriate and impressive.

To the strains of an inspiring march played by Miss Noma Rehm, Miss Mildred C. Lang, daughter of our Scribe, Brother W. F. Lang, accompanied by our State Manager Brother S. E. Michot and the Hon. Frank Withers marched to the altar and presented the Loving Cup to Mr. Withers, who in a very eloquent address presented the Cup to Brother Edward Schoppenhorst, Chief of Kentucky Court No. 11.

The occasion was one of great honor, as the Gerard Loving Cup is presented to the Court having the greatest number of beneficial members enrolled on January 1, of each year. It was first awarded by our late Supreme Chief, Brother David W. Gerard, founder of the Order, to Star of Bethlehem Court No. 37 of Buffalo, New York, in the year 1908, and it remained in the custody of that Court until January 1, 1911, at which time Star of Bethlehem Court No. 37 voluntarily withdrew from the contest and Kentucky Court No. 11 was awarded the Loving Cup for the years 1911 and 1912. At the award for 1913 Ben-Hur Court No. 15 of Fort Wayne, Indiana, passed Kentucky Court in membership, and has been the custodian of this trophy since that date.

The members of Kentucky Court No. 11 are proud to again be the winner of the Cup and appreciate the honors conferred. Brother Schoppenhorst in accepting the Cup, urged all members of Kentucky Court No. 11 to use their utmost efforts to increase the membership of that splendid Court, and in the very near future forge ahead of Star of Bethlehem Court No. 37 of Buffalo, N. Y., and take first place on the Roll of Honor.

A splendid class of candidates was duly initiated before the presentation of the Cup, and after the presentation ceremony all the members and the newly initiated candidates repaired to the banquet room and enjoyed an hour of good fellowship.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of February, 1918.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1499**
2	Empire City No. 84, New York, N. Y.	459
3	Palestine No. 2, Olean, N. Y.	225
4	Electric City, No. 75, Schenectady, N.Y.	199
5	Genesee Valley, 18, Rochester N.Y.	178
6	Jefferson No. 24 Watertown, N. Y.	162
7	Balthasar No. 77, Troy, N. Y.	105

Kentucky

1	Kentucky No. 11, Louisville, Ky.	1140
2	Henderson No. 3, Henderson, Ky.	345
3	Jehovah No. 4, Louisville, Ky.	332
4	Ludlow No. 9, Ludlow, Ky.	217
5	Covington No. 2, Covington, Ky.	142

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1120
2	Balthasar No. 9, Crawfordsville, Ind.	844
3	Esther No. 4, Terre Haute, Ind.	767
4	Crescent City No. 122, Evansville, Ind.	660
5	Arrius No. 5, Indianapolis, Ind.	567
6	Simonides No. 1, Crawfordsville, Ind.	516
7	Marion No. 48, Marion, Ind.	404
8	Washington, 169, Washington, Ind.	314
9	Princeton No. 43, Princeton, Ind.	290
10	Aldebaran No. 16, Peru, Ind.,	273
11	Kendallville No. 20, Kendallville Ind.	263
12	Malluch No. 45, Vincennes, Ind.	258
13	Vincennes No. 243, Vincennes, Ind.	248
14	Huntington No. 68, Huntington, Ind.	247
15	Vanderburgh No. 127, Evansville, Ind	236
16	Wabash No. 23, Wabash, Ind.	227
17	Decatur No. 156, Decatur, Ind.	215
18	Elkhart No. 72, Elkhart, Ind.	214
19	Orontes No. 77, Shelbyville, Ind	213
20	Beech Tree No. 211, South Bend, Ind.	213
21	Castalia No. 13, Muncie, Ind,	210
22	Evening Star, No. 231, Evansville, Ind.	209
23	South Bend, No. 41, South Bend, Ind.	203
24	Queen City, No. 153, Marion, Ind.	189
25	Greencastle No. 102, Greencastle, Ind.	187
26	Kokomo No. 33, Kokomo, Ind	182
27	Richmond, No. 42, Richmond Ind.	175
28	Oolitic, No. 54, Bedford, Ind.	175
29	Columbia City 92, Columbia City, Ind.	164
30	Logansport No. 233, Logansport, Ind.	161
31	Isis No. 32, Anderson, Ind.	153
32	Chariot No. 38, Lafayette, Ind.	148
33	Boonville No. 59, Boonville, Ind.	142
34	Hartford City, 36, Hartford City, Ind.	140
35	Progressive No. 166, Hammond, Ind.	138
36	Posey No. 105, Mt. Vernon, Ind.	136
37	Antioch No. 12, Garrett, Ind.	133
38	Maple City No. 125, LaPorte, Ind.	127
39	Germania No. 165, Evansville, Ind.	124
40	Corydon, No. 184, Corydon, Ind	117
41	Bismarck No. 134, Terre Haute, Ind.	111
42	Sandborn No. 67, Sandborn, Ind	107
43	Tennyson No. 203, Tennyson, Ind.	103

Ohio

1	Portsmouth No. 109, Portsmouth, O.	1037
2	Forest City No. 15, Cleveland, O.	648
3	Ilderim, No. 1, Dayton, O.	492
4	Esther No. 4, Hamilton, O.	407
5	Lew Wallace No. 189, Dayton, O.	377
6	Washington No. 43, Toledo, O.	336
7	Canton No. 57, Canton, O.	307
8	Springfield No. 31, Springfield, O.	265
9	Crockery City No. 111, E. Liv'r'l, O.	257
10	Lincoln No. 23, Lima, O.	251
11	Toledo No. 34, Toledo, O.	236
12	Butler No. 99, Hamilton, O.	177
13	Ben-Hur No. 7, Findlay, O.	174
14	Mars No. 151, Cincinnati, O.	168
15	Aldebaran No. 14, Youngstown, O.	137
16	Akron No. 243, Akron, O,	136
17	Balthasar No. 3, Cincinnati, O	134
18	Columbus No. 213, Columbus, O.	123
19	Lincoln Heights No. 112, Cleveland	121

Illinois

1	Triumph No. 17, Decatur, Ill.	715
2	Ithamar No. 1, Danville, Ill.	491
3	Centralia No. 153, Centralia, Ill.,	478
4	Caledonia No. 59, Urbana, Ill.	429
5	E. St. Louis No. 136, E. St. Louis, Ill.	437
6	Balthasar No. 2, Champaign, Ill.,	357
7	Miriam No. 11, Kensington, Ill.	278
8	Galesburg No. 50, Galesburg, Ill	234
9	Lawrenceville, 86, Lawrenceville, Ill.	227
10	Friendship No. 61, Chicago, Ill.	222
11	Danville No. 474, Danville, Ill.	210
12	Castalia, No. 154, Joliet, Ill.	206
13	Granite No. 144, Granite City, Ill.	200
14	Valhalla No. 63, Chicago, Ill	199
15	Murphysboro No. 222, Murphysboro, Ill.	195
16	Mt. Vernon No. 115, Mt. Vernon, Ill	189
17	Harrisburg No. 116, Harrisburg, Ill.	188
18	Fox River No. 508, Aurora, Ill.	178
19	Metropolis No. 181, Metropolis, Ill.	173
20	Mira No. 97, Mt. Carmel, Ill	172
21	Waukegan No. 76, Waukegan, Ill.	171
22	Damascus No. 41, Springfield, Ill.	168
23	Kankakee No. 91, Kankakee, Ill.	165
24	J. C. Hale No. 149, Mattoon, Ill.	165
25	Vodnany No. 333, Chicago, Ill.	160
26	Melchior No. 27, Charleston, Ill	157
27	Olney No. 12, Olney, Ill.	152
28	K. J. Poniatowski No. 240, Chicago, Ill.	149
29	Guiding Star No. 271, Springfield, Ill.,	146
30	Effingham No. 36, Effingham, Ill.	142
31	Mt. Carmel No, 453, Mt. Carmel, Ill.	139
32	Grayville No. 28, Grayville, Ill.	124
33	Linne No. 262, Rockford, Ill.	122
34	Litchfield No. 169, Litchfield, Ill.	117
35	Auburn No. 49, Auburn Park, Ill.	116
36	Kewanee No. 258, Kewanee, Ill.	114
37	Cairo No. 171, Cairo, Ill.	110
38	Robinson No. 48, Robinson, Ill.	107
39	Superior No. 372, South Chicago, Ill.	104
40	Madison No. 200, Madison, Ill.	102
41	Paris No. 4, Paris, Ill.	103
42	Fairfield No. 101 Fairfield, Ill.	100

Iowa

1	Aldebaran No. 12, Cedar Rapids, Ia.	633
2	Melchior No. 3, Waterloo, Ia.	571
3	Tirzah No. 3, Mason City, Iowa	306
4	Cedar Rapids, No. 65, Cedar Rapids, Ia.	227
5	Roman No. 98, Sioux City, Ia.	202
6	Jewel No. 2, Council Bluffs, Ia.	156

Tennessee

1	Usona No. 36, Memphis, Tenn.	502
2	Nashville No. 100, Nashville, Tenn.	325
3	Ben-Hur No. 1, Knoxville, Tenn,	147

Missouri

1	Carnation No. 7, Kennett, Mo.	477
2	Century No. 26, St. Louis, Mo	335
3	Independence No. 159, Dexter, Mo	180
4	Iris No. 141, Springfield, Mo.	180
5	Morehouse No. 10, Morehouse, Mo.	160
6	Lone Rock, No. 156, Chaffee, Mo.	128
7	Golden Rod No, 22, St. Joseph, Mo.	122
8	Sikeston No. 9, Sikeston, Mo.	120
9	Senath No. 85, Senath, Mo.	106
10	Simonides No. 61, St. Louis, Mo.	103
11	Benton No. 143, St. Louis, Mo.	102

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	441
2	Lincoln No. 118, Lincoln, Neb.	327
3	Mecca No. 13, Omaha, Neb.	272
4	York No. 61, York, Neb.	126
5	Fontenell No. 158, Omaha, Neb.	102

Mississippi

1	Meridian No. 2, Meridian, Miss,	365

Pennsylvania

1	Pioneer No. 42, Scranton, Pa.	346
2	Keystone No. 1, Bradford, Pa.	344
3	New Kensington, 11, N. Kensington, Pa.	290
4	Lew Wallace No. 17, Meadville, Pa.	279
5	Harmony No. 43, Sharon, Pa.	253
6	Benj. Franklin No. 97, Phila' Pa.	223
7	Trevyline No. 12, Jeannette, Pa	154
8	Rigel, No. 9, Newcastle, Pa.	140
9	Arrius No. 4, Braddock, Pa.	135

Michigan

1	Fort No. 130, Detroit, Mich.	320
2	Eros No. 27, Saginaw, Mich,	261
3	Union No. 159, Detroit, Mich.,	156
4	Queen No. 43, Battle Creek, Mich	149
5	Ben-Hur No. 1, Flint, Mich.	126
6	Kalamazoo, No. 4, Kalamazoo, Mich.	124
7	Ilderim No. 9, Jackson, Mich.	123
8	Peerless No, 100, Lansing, Mich.	115
9	Mars No. 31, Bay City, Mich.	112
10	State No, 150, Detroit Mich.	106

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	315
2	Huntington No. 15, Huntington, W. Va.	133

Washington

1	Tacoma No. 2, Tacoma, Wash	291

Texas

1	Tirzah No. 10, Dallas, Tex.	276
2	Ithamar No. 3, Cleburne, Tex.	258
3	Lone Star No. 1 Ft. Worth, Tex.	245
4	Simonides No. 11, Marshall, Tex.	224
5	Greenville No. 39, Greenville, Tex.	170
6	Arrius No. 68, Wichita Falls, Tex.	154
7	Ben-Hur No. 5, Houston, Tex.	122

Virginia

1	Roanoke No. 4, Roanoke, Va.	256

Alabama

1	Birmingham, No. 1, Birmi'ham, Ala.	246
2	Florala No. 42, Florala, Ala.,	105

Arkansas

1	Esther No. 3, Jonesboro, Ark	216
2	Egyptian No. 4, Paragould, Ark	194
3	Century No. 10, Wynne, Ark.	128
4	Rose City No. 40, Little Rock, Ark.	121
5	Argenta No. 71, Argenta, Ark.	120

Oregon

1	Ben-Hur No. 9, Portland, Ore	205

California

1	Los Angeles, No. 19, Los Angeles, Cal.	195
2	Simonides No. 4, Los Angeles, Cal.	112

District of Columbia

1	Washington No. 1, Washington, D. C.,	172

Georgia

1	Whitfield No. 7, Savannah, Ga.	154
2	Progressive No. 24, Atlanta, Ga.	149

Colorado

1	Sterling No. 16, Sterling, Colo.	138

Kansas

1	Junction City No. 2, Junction City, Kans.	133

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	131
2	Maryland No. 1, Baltimore, Md.	107
3	Highland, No. 3, Highlandtown, Md	100

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	129

Oklahoma

1	Ben-Hur No. 76, Muskogee, Okla.	129
2	Oklahoma No. 1, Oklahoma City, Okla.	113
3	Tulsa No, 8, Tulsa, Okla.	109

Louisiana

1	Star of Bethlehem No. 6, New Orleans	115
2	Lafayette No. 1, Lafayette, La.	110

WANTED — Local Deputies and District Managers for the State of Kentucky. Reliable Organizers can secure top-notch contracts. None but live wires need apply. Write Spalding E. Michot, State Manager, No. 708 Reality Building, Louisville, Ky.

Price List

Badges, members, per dozen	$3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	.10
Ballot, boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.50
Scribe's Cash Book, No. 250	1.00
Scribe's Cash Book No. 500	1.50
Scribe's Cash Book, Leather Bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen.	1.00
Scribe's receipts, with name and number of Court, per thousand	2.50
Seals, each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6¾, for Scribe.	2.00
1,000 envelopes, 6¾, for Scribe.	3.50
Seven Pointed Star Pin, Solid Gold, No. 200	1.50
Star with cross and chain, solid gold, No. 198	2.00
Electro button or pin, No. 186	.35
Rolled gold button or pin, No. 187	.50
Solid gold button or pin, No. 188	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Table 4, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

AGE	Table 2	Table 3	Table 4
18	$1 00	$1 05	$ 91
19	1 02	1 07	92
20	1 04	1 09	94
21	1 07	1 12	96
22	1 09	1 15	98
23	1 12	1 18	1 00
24	1 15	1 22	1 02
25	1 19	1 26	1 04
26	1 22	1 30	1 07
27	1 26	1 34	1 09
28	1 30	1 38	1 12
29	1 34	1 43	1 15
30	1 39	1 48	1 18
31	1 44	1 53	1 21
32	1 49	1 58	1 24
33	1 54	1 64	1 28
34	1 59	1 70	1 32
35	1 64	1 77	1 36
36	1 71	1 84	1 40
37	1 78	1 92	1 44
38	1 84	1 99	1 48
39	1 91	2 07	1 53
40	1 99	2 16	1 58
41	2 07	2 25	1 64
42	2 15	2 35	1 69
43	2 25	2 46	1 75
44	2 35	2 57	1 81
45	2 45	2 70	1 88
46	2 56	2 83	1 94
47	2 68	2 96	2 02
48	2 80	3 10	2 09
49	2 93	3 26	2 17
50	3 06	3 42	2 26
51	3 21	3 60	2 35
52	3 37	3 79	2 44
53	3 54	4 00	2 54
54	3 72	4 22	2 65
55	3 91	4 46	2 76

Certificates will be issued for $250, or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class B may transfer at attained age without re-examination from Term Table 4 to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made on or before reaching the age of fifty-five.

Attention, Scribes

The new Health Certificates must be filled out by the Scribes before reinstatement of a member can be effected.

While you are insurable is the time to take membership in Ben-Hur.

THE lady 'bus conductors can generally hold their own with their would-be facetious customers. A young man gave a hail and when the vehicle pulled up he inquired:

"Is there any room in this Noah's Ark of yours, or are you full up?"

"Well, we've got all the animals except the donkey; you'd better step inside."

WE hear much about the necessity of continuing business as usual, and we should do all we can in the interest of the well being of all our people, but so long as this war lasts, our important business is to win the war. Everything else must be made secondary. Let us economize in money, save in food, and work to produce more. Let us do more, if possible, but let it be done with the aim of winning the war quickly, and not simply for profits.

Play Piano In One Hour for Two Cents!

Would you give two pennies to learn to play the piano or organ in one evening? Impossible! No, not at all. Thousands of others who never played before played their first piece in just a few minutes. **Then why can't you?**

John H. Ferguson, Acme, Alta., Canada, says: "I was not a little amazed when I found I could play in a few minutes." V. R. Perkins, Romney, Ind., says: "I studied 'Easy Form' music fifteen minutes and then started to play." Thousands of similar reports are in our files. Doesn't this convince you that you can play by this wonderful new method?

LEARN The NEW WAY

Lessons Free

This wonderful new EASY FORM Music is written without notes. Anyone can read and play it. You do not need to know anything about music to be able to play in one hour or less. No teacher. No correspondence lessons by mail.

Pay not one cent for five days' instruction free, simply send us two cent postal stating: "I do not read or play music and am interested in the new EASY FORM Way to play." Also be sure to tell us the number of white keys on your piano or organ.

If you find you can play AT ONCE and wish to keep the 100 beautiful selections—songs and instrumental pieces—you can pay for them at our Special Half price, only 6½c per copy, in monthly payments so small that you will never miss them. Otherwise, you can return them and owe us absolutely nothing for music or your instruction for five days. Send a postal to-day—now—before this remarkable offer is withdrawn.
Easy Method Music Co., 295 Clarkson Bldg., Chicago.

WANTED—Three experienced District Managers for Illinois territory. Attractive proposition to right men. Address H. J. McGinnis, State Manager, Crawfordsville, Indiana.

WANTED—Deputies for Tennessee and Georgia territory. Men or women, who can devote all or part time to our work. Very liberal contract. Immediate settlements. Preference given to members of our Order. Write, if interested, to A. L. Saulmon, State Manager, Ben-Hur Hall, Memphis, Tenn.

TRIBE OF BEN-HUR

Reminder of Monthly Payments

To Beneficial Members Tribe Ben-Hur:

The Regular Monthly Payment on your Beneficial Certificate for the month of March, 1918, is now due and must be paid to the Scribe of your Court on or before, the 25th day of this month without notice.

In event of your failure to pay the monthly payment you will stand suspended without notice, as provided by our laws.

Fraternally in T. B. H.,

JNO. C. SNYDER, Sup. Scribe.
Crawfordsville, Indiana.
March 1, 1918.

CHICAGO CORNER

Don't forget the date of the dinner has been changed from March 28 to that of April 25. Remember there is a plate waiting for each and every member, providing that some time between now and the 25th of April you succeed in getting the application of one of your friends for $1000 worth of insurance or of two of your friends at $500 each. The banquet will be held in the Red Room of the Hotel La Salle, and immediately following this banquet, all members secured during this campaign will be initiated, by one of the Chicago Degree Teams. Many of the Courts have already made quite a good start, especially Miriam and Valhalla. See that your Court is properly represented on April 25, at this Campaign Dinner.

Friendship Court No. 61 seems to be doing its bit along the way of real patriotism. They are about to purchase a $300 Liberty Bond, and Sister Okerstein's son is with the Quartermaster's Department in France; Sister Bragulle's son is with the Marines, on his way; Brother LaFeber's son is in Texas; Brother Carr's son is also in training; Brother Harold Willis is at the present time stationed in Massachusetts; Bother Alfred Sherbahn has recently petitioned the aviation corps. Perhaps many more of our boys are, no doubt, engaged in the service, but the writer has not heard of them.

Our degree team will soon have its first rehearsal, and all officers will kindly take notice and commit their respective parts to memory, as we want an efficient Degree Team, one that will do credit to our organization.

Don't forget the banquet, also that our meetings are held on the second and fourth Wednesdays of each month. We are planning to have something interesting at all of them.

CORRESPONDENT.

Wednesday evening, January 23, witnessed the installation of the Officers of Miriam Court No. 11, the work being conducted by Brother Olson of Auburn Court No. 49 as Installing Officer. A good attendance of members and visitors were on hand and enjoyed the ceremony that was so creditably performed by Brother Olson and his assistants. The Scribe, Brother A. W. Turner, on behalf of the Court presented the Chief, Sister Matz, the Past Chief, Sister Roath, and the Judge, Sister Flowers, each with a token of appreciation from the members.

Our Court has taken on a new lease of life, as attested by four new applications received. Wednesday evening, March 13, the Court will celebrate the Twenty-Third Anniversary of its institution in a befitting manner. Each member of the Court should be present. And visitors from other Courts will be most welcome.

REPORTER.

February 5, meeting of Valhalla Court No. 63 was well attended and the new officers all turned out, although the weather was unpleasant. Business of importance was quickly transacted. We accepted five applications, and Ralph Loger was also obligated, as our Degree Team confers the work only every second meeting night of the month. Our Court has some work ahead. The meeting closed at 10 p. m., after which we had drilling until 11 p. m., followed by a social hour. We regret that we have so many sick, but trust the improvement of weather conditions will improve health conditions.

CORRESPONDENT.

UNDER THE PALMS

California

LOS ANGELES, CAL.—Reading THE CHARIOT I have imbibed enthusiasm and feel an inspiration to look back over some fifteen years that I have been a member of the Society. During that time it has been my honor and pleasure to act as Chief, Scribe, and National Delegate and to become personally acquainted with the splendid bunch of careful, progressive men who conduct the Order's destiny.

I am an old-time member of seven Orders, but none of them takes precedence of the Tribe of Ben-Hur in my regard and affections. Of all the numerous Fraternal Orders, the Tribe of Ben-Hu stands at the head for solidity, conservative progress, unique beauty and instructiveness of the Ritualistic work, and, above all, the splendid membership which is taken from the rank and file of the nation, the great middle-class who are the bone and sinew of the community, the foundation of our republic.

No other Fraternal Order had its inception in the minds and hearts of two such inspired geniuses as General Lew Wallace and David W. Gerard; none possess so fascinating, instructive and spiritual a plot. It has dynamic force and yet radiates with mystic beauty and dramatic realism. Each and every member of the Tribe will confer a favor upon friend or relative whom they may induce to become a member; only a small portion of the population now enjoys the security and companionship endowed by Fraternal Orders—the field is great, the harvest ripe, go out and glean and thereby do good both to yourself and your neighbor.

To those who might consider the rate too high I will say that nothing too cheap is a good investment. If you pay a safe rate so do your fellow members, and the result is a safe and solid institution. The Tribe of Ben-Hur has a substantial home; safe, high standing, experienced officials, and is conducted second to none. Do not simply ask your friends to join, but *get busy and see that they do.*

CHARLES H. V. LEWIS.

PASADENA, CAL.—Great interest and enthusiasm is being manifest in Pasadena Court No. 21. An efficient corps of officers have been elected and installed, and at our last meeting a class of candidates were given the obligation. The occasion was one not soon to be forgotten.

During the evening, Edward A. Biby, Manager for Southern California, gave some very interesting readings which were well received, and Miss Carlson furnished music of a very high order. Brother Biby plans to keep the members interested, and at the same time increase the membership of our Court. An entertainment will be given at an early date, the proceeds to be given to the local chapter of the Red Cross, and we want all the members to attend the meetings and help make this the best Court in the State of California.

REPORTER.

Illinois

MT. CARMEL, ILL.—Members of Mt. Carmel Court No. 453 enjoyed an excellent evening Monday, February 11, at the Metz Hall. A pie supper was the feature of the evening, after which a dance was enjoyed. The prize for the most beautiful young lady was won by Miss Lorena Moter and Guy Middleton was awarded the prize as the ugliest man. The net proceeds were about $60.00, which went for the benefit of the Red Cross.

Mount Carmel Court announces that it has also invested $90.00 worth of war savings stamps.

REPORTER.

Kentucky

ASHLAND, KY—Saturday evening, January 26, Ashland Court No. 42 met at 8 o'clock sharp at Odd Fellows' Temple. Notwithstanding the severe and disagreeable weather, a large crowd was present to meet our Supreme Chief, Brother R. H. Gerard and Brother E. R. Bryson, member of the Executive Committee.

District Manager Brother E. E. Elford had a class of sixty-five candidates due for this occasion, but on account of the severe weather only thirty-five were present to be initiated.

Brother Thomas McLaughlin, Scribe and Deputy of the celebrated Portsmouth Court, No. 109, Portsmouth, Ohio, was present with several of the members of his Degree Team and exemplified the Ritualistic Work in a most efficient and impressive manner. Brother McLaughlin had planned to bring a delegation of about seventy-five members from his Court, but the Ohio River was frozen at Portsmouth, and they were unable to attend, and only those members who could get away on the noon train for Kenova, W. Va., were able to be on hand.

After the initiation State Manager Brother S. E. Michot introduced our Supreme Chief, Brother R. H. Gerard, who delivered an able address, and told the members of the wonderful gowth and good work the Tribe of Ben-Hur had accomplished during the year 1917. This was our Supreme Chief's first visit to Ashland, and we certainly enjoyed having him with us, and trust he will pay us another visit in the near future. Brother E. R. Bryson of the Executive Committee delivered a brief address, which was certainly appreciated by all present. Brother Tom McLaughlin and several of the members from Portsmouth gave interesting talks.

On November 23, 1917, State Manager Brother S. E. Michot and District Manager Brother E. E. Elford started a sixty-day campaign to end January 23, 1918, and they promised if all the members of Ashland Court would write $49,000 of accepted insurance during the above period the following cash prizes would be given:

Brother Michot to give $10.00 in gold to the member securing the largest amount of insurance during this contest, and $7.50 in gold to the one securing the second largest amount, and Brother Elford offered $5.00 in gold to the member securing the third largest amount of insurance, and $2.50 to the one securing the fourth largest amount. Dr. G. M. Sturgill, Medical Examiner, offered a prize of $2.50 in gold to the lady member who secured the largest amount of insurance.

The winners in this contest resulted as follows: Sister Laura Hood, securing 29 applications, amounting to $16,500, and received $10.00 in gold from Brother Michot and $2.50 in gold from Dr. Sturgill. Sister Gladys Orndorff secured 17 applications, amounting to $14,250, and she received $7.50 in gold. Brother Willie Tackett secured the third prize, namely $5.00 in gold, having written eight applications, amounting to $8,000.00, and Brother Lincoln Mosley sent in five applications, amounting to $5,000, and received $2.50 in gold. After a few remarks from Brother Michot, thanking the members for the good work done by them, the Court closed in due form, followed by a sumptuous banquet, prepared by several of the sisters, and the committee in charge is to be congratulated on the success of this banquet.

REPORTER.

HENDERSON, KY.—Thursday night, January 31, Henderson Court No. 3 met at Ben-Hur Hall, First and Main Streets, with about 125 members in attendance. Chief Brother Edward Reinhardt presided over the meeting: Eight candidates were in waiting, and duly initiated, and ten applications were presented by District Manager Brother D. E. Williams. This Court moved into their own home on January 1, and it is now the second largest Court in the State, having passed Jehovah Court No. 4, Louisville, Ky.

A team composed of six members was organized at this meeting, and all of the six members of this team have agreed to secure $20,000 of insurance each by May 31, in order that they can attend the Supreme Meeting at Crawfordsville, Ind., in June, with all expenses paid, and the writer predicts that all six will secure the required amount. The team is composed of the following members: Brothers Henry Korff, Jacob Schmidt, Jr., Marshall Eastwood, and Sisters Emily Sights, Mary Korff and Mattie Schmidt. However, the privilege is extended to any member in Henderson Court to qualify for the "Free Trip" by securing $20,000 insurance between now and May 31.

State Manager Brother Spalding Michot made an address under the Good of the Order, and he also promised to give a Ladies' Ben-Hur Watch to the sister securing the largest amount of insurance from January 31 to May 31, provided said member did not secure less than $20,000 of insurance. District Manager Brother D. E. Williams surprised those present with cream and cake, and the usual dance took place after the meeting.

Since attending the meeting of Henderson Court, the writer has been notified by the Supreme Office that Henderson Court No. 3 was awarded the State Prize Banner for having made the largest net gain of any Court in the State of Kentucky for the year 1917. Said State Prize Banner was captured from the Kentucky Court No. 11, Louisville, Ky., the second largest Court in the entire Jurisdiction of our Order.

The writer takes this opportunity of congratulating Henderson Court No. 3 for their great victory and predicts that this Court will be in the 500 class by December 31, 1918.

REPORTER.

Colorado

STERLING, COLO.—Members of Sterling Court No. 16, spent an especially enjoyable evening at their last meeting at Moose Hall. Over a hundred were present and a class of twenty-seven was initiated. For their achievement of having the greatest percentage of increase during the past year of any Court in the State, our Court was awarded the State Prize Banner. State Manager J. J. Cassidy and H. Gates were present at the ceremony. This Court started a campaign a year ago with thirteen members and today has about a hundred and seventy-five in good standing. J. W. Campbell, local Deputy, is deserving of the greatest praise for this remarkable growth. C. B. Fortner was present Wednesday evening to take a flashlight picture of the gathering.

J. K. HONECK, Scribe.

DENVER, COLO.—For several years there has been no active work done for the Tribe of Ben-Hur in this, the "Queen City of the Plains" or the "Mile High City of Lights" as it is sometimes called. However, during the last two months or more several open meetings and public entertainments have been given by the Members and Applicants who are interested in having a good, strong Court in Denver, Colo. Slowly but surely results are being brought about. On January 25, in one of the good halls of the city, a splendid program was given to an audience of 150 or more who were enthusiastic in their applause and words of approval. State Manager J. J. Cassidy of Lincoln, Nebraska, was present and made a splendid talk on Fraternalism in general, also gave due credit to those who furnished the program, saying it was one of the best he had ever attended.

During the evening arrangements were made for the acceptance of a class of seventy-five or more new members on February 22 in this same splendid hall, 1430 Champa Street. The meeting to be called to order about 8 p. m., at which time we hope to have not only all of the applicants present, but every Ben-Hur members residing or visiting in Denver or vicinity. We earnestly solicit the co-operation and presence of all members, as it is only fitting that we show our good-fellowship and interest in the Society in which we carry protection for ourselves and loved ones by attending this meeting and welcoming the new members with a true Fraternal greeting. With this end in view we would greatly appreciate the names and addresses of any members living in the city who hold their membership elsewhere, in order that we may invite them to be with us, and also assure them that we are anxious to have their help in building up a good strong active Court in this beautiful city.

We feel there was never a time in the history of Fraternalism that called for the best there is in us like the present. Many splendid men have unselfishly responded to the call of our beloved country, going far away from home and loved ones to endure all kinds of privations and hardships and possibly give up their lives that we who remain may enjoy the freedom and benefits of this goodly land.

Under such conditions we feel it would be very small indeed for any true Fraternalist to remain at home by a pleasant fireside and absent themselves from the meetings of the Society to which they belong. Even though they may not personally feel the need of the protection and fellowship afforded by the Society and its members, they can encourage and help others who want to become members, also encourage and help the officers and workers who are anxious and willing to spend their time and efforts in upholding and strengthening the great Fraternal system.

We are ready and willing to serve all who are interested and would greatly appreciate the help and encouragement of members living in this city and would gladly make known liberal terms for workers to anyone calling on or addressing C. A. Robinson, 12 Evans Block, Denver, Colo.

DEPUTY.

Michigan

DETROIT, MICH.—We desire to call attention to an error which occurred in the March issue of THE CHARIOT, where the statement was made that the recent contest in our city was between Fort and Union Courts. The facts are, the contest was in Fort Court *only*, the two Captains being our Chief, Sister Ada Mandeville, and our Pianist, Sister Edith Rankin.

Fort Court No. 130 held their installation of officers Wednesday, January 30, Brother Frank Butler acting as Installing Officer. Our State Manager, Brother M. W. Voris, was expected to act in this capacity, but on account of a slight railroad accident he was confined to the hospital for some days; however, we are pleased to learn he is able to take up his line of work and look after the Ben-Hur interest in Michigan. We were pleased to have as our guest, Sister Margaret Becker, Chief of Union Court.

We are now the proud winners of the State Prize Banner for the year 1917, and trust this will be an incentive for a great work for the year 1918. We must all work shoulder to shoulder and put forth our best efforts for a great showing by the end of the year.

Sister Alice Kerrigan has again rendered an appreciative service, that of making a Service Flag for our Court. The Court furnished material, and patriotism and loyalty were in every stitch, and when it was unfurled on January 18, it was with pride and loyalty in every way, but tendered with a feeling of sadness. Fort Court No. 130 is trying very hard to keep the home fire burning "till the boys come home" and, like many other Courts, as well as homes, puts our love to extreme test, but when the cause is right love knows no bounds. We are still growing in quantity and quality.

CORRESPONDENT.

Indiana

EVANSVILLE, IND.—The Ben-Hur members of this city were given a special treat on Wednesday, February 6, when a patriotic mass meeting was held at their Court rooms on the corner of Fourth and Sycamore streets. The spirit of patriotism was in evidence and every one went away with a feeling to do his or her "bit" to help the nation win this great war for Democracy and Justice. The following program inspired patriotism and loyalty in the hearts of everyone present:

"America"	All Standing
Lord's Prayer.	
Recitation	Miss Edna Walling
Vocal Solo	Miss Olive Rea
Recitation	Miss Fay Walling
Piano Solo	Miss Nannie Goldmeyer
Recitation	Miss Alice Louise Shrode
Vocal Solo	Miss Emma Lee Mann
Patriotic Address	Hon. J. J. Nolan
Vocal Solo	Miss Margaret Taylor
Reading	Lester Ransley
Violin Solo	Miss Irma Pfohl Accompanied by Mrs. Amanda Pfohl.)
Recitation	Miss Lydia La Mar
Recitation	Willis Asby
Vocal Solo	Miss Marguerite Oerbaugh
Good of the Order	Z. L. Wolfe, D. S. C.
Vocal Solo	Miss May Jordan
Vaudeville	Novelty Troupe
"Star Spangled Banner"	Audience
Dancing (Music by Weyerbacher's Five Piece Orchestra.	

LOUISE HUBER.

KENDALLVILLE, IND.—Thursday, February 7, Kendallville Court No. 20 had their annual "Roll Call" meeting for the Twenty-third Anniversary. Our Supreme Chief, Dr. R. H.

Gerard, and our State Manager, Brother P. O. Bowers, were present, and each gave very timely addresses. Sisters Pearl Dudley and Rissie Riehm rendered two splendid piano duets, and Sister Riehm also favored us with a vocal solo, accompanied by Sister Dudley. The following letter from Brother A. Judson Arrick, of Hamilton, Ohio, was read and was of such general interest that we give it herewith:

> 'Hamilton, Ohio.—To Kendallville Court, T. B. H., Greeting: I congratulate you on reaching your Twenty-Third Anniversary. You know the fateful meaning of that number. And so, from this time forth you are to "skiddoo" to increased activities and larger membership.
>
> "I congratulate you also on having with you on this occasion, such distinguished personages to help you celebrate. 'Royal Highness' Gerard will give dignity to the occasion. 'Progressive Originating' Bowers will give you new enthusiasm for the work; while our own 'Persevering Loyal Generous' Axel is enough to stir you all to greater activity. For who is more persevering than he when once he starts on any plan for 'The Good of the Order?' Who more loyal to the Order or to a friend than he? Who more generous than he. I often wondered what those three letters in his name stood for. I found out the first one, when he began to solicit me for membership in Ben-Hur. For no man was ever more persevering than was he. I learned the others as I saw his loyalty to the Order, and came to know him as my friend, loyal and generous in everything that pertains to friendship. And who that can call P. L. G. Axel friend, but has had the same experience. No wonder the Court has run so well, for you remember the "Axel" of Ben-Hur's Chariot played a very important part in the winning of the race.
>
> "And so I greet you, and propose a toast to the three Enthusiastic Leaders: 'Royal Highness Gerard. A right royal fellow is he. 'Progressive Orginating' Bowes, always pushing new plans to success. And last, but not least in our affections, our own 'Persevering Loyal Generous' P. L. G. Axel. Combining the perseverance of Ben-Hur, the loyalty of Simonides, the generosity of Shiek Ilderim, and the nobility of Arrius. Thus I add a new letter to his name, P. L. G. N. Axel—our Scribe. May his smiling countenance long abide with us. Fraternally yours,
>
> A. Judson Arrick."

This "Roll Call Meeting" was the most successful of any we have ever held, and great good will come to our Court from it.

Reporter.

Georgia

Atlanta, Ga.—Tuesday evening, February 19, Brother and Sister Owen very pleasantly entertained the Hustlers' Club at their home on South Warren Street. This Club is a recent organization and its membership is drawn exclusively from the members of Progressive Court No. 24. It is the plan of the members to engage in the War Relief work.

Thursday evening, February 21, our Court will be honored by a visit from our Supreme Organizer, W. H. Owen of Crawfordsville, who will assist our local Deputy, Brother A. L. Carver, in starting an aggressive campaign for new Ben-Hur members in this field.

There are nine members of the Owen family who are members of the Tribe of Ben-Hur and each and every one of them are most loyal and enthusiastic workers. You will hear later from us as to what our Court does in regard to purchasing the Liberty Bonds and Thrift Stamps. Reporter.

New York

Rochester, N. Y.—Genesee Valley Court No. 18 has been holding some very interesting meetings during the past few months, and the results are beginning to show in the increasing membership of our Court.

Wednesday evening, November 14, a "Poverty Social" was held for the benefit of the Red Cross, which was well attended. This Court has been active in its work for the Red Cross during the past year, the work being one of love and labor.

Wednesday evening, January 9, at our regular meeting, officers were elected for the ensuing term. There was a good attendance. Interesting talks were given, after which lunch was served. At the next regular meeting, January 23, the newly elected officers were installed by Sister Anna A. Platt and staff of Carnation Court No. 44. Visitors were present from a number of our sister Courts. Remarks were made by the visiting members, after which Sister Robberts presented the retiring officers of Genesee Valley Court No. 18 with appropriate gifts. Refreshments were served and the remainder of the evening was spent in a social manner. Plans are being perfected for a Tureen Supper Wednesday, February 13, and we hope to have a large attendance.

At the last meeting of Star of East Court, No. 135, a large number of members greeted their new Chief, Mrs. Erma Gurnett. Seven applications for membership were received, and three applicants received the first degree. Sister Lillian Leczer was unanimously elected Keeper of Tribute. February 20, at 8 p. m., there will be a literary and musical entertainment for members and friends, to be followed by dancing. Music will be furnished by Schafer's Orchestra. On March 14, this Court will have been one year old. The initiation of a class of one hundred candidates is planned for March 20. A contest for members is now on between the various Courts. At the last meeting, a large delegation was present from Star of Peace Court, of East Rochester; Genesee Valley Court and Star of Hope Court, of this city. Those who were successful in securing an applicant for January enjoyed a dinner at the Osburn House on February 12. The offer has been extended for the month of February.

Carnation Court, 44, will hold a banquet next Monday evening, for the members of the Court only. The business meeting will be held in the Court room at 7:30 o'clock, and all members are requested to be present. The banquet will be at 8:30 sharp. Members who wish to attend should notify Sister French before Monday.

Star of Hope Court, 136, held its regular meeting on Friday evening, February 8, in I. O. O. F. Hall, 668 South Avenue, with a large attendance. Five candidates were obligated, the secret work being given by Chief Robinson, District Manager, J. C. Browne, Sister E. Browne, Chief Chapman, Scribe J. F. Schroeder, and others. After the meeting all present enjoyed dancing. There will be no meeting on February 22, as this Court will hold a musical and literary entertainment and dance. Harvey's Orchestra will furnish the music. The next meeting will be held on Friday evening, March 8. Reporter.

Nebraska

Ord, Neb.—Sister Cora Johnson, who has charge of the field work for Ben-Hur in Western Nebraska, is again able to attend to her duties as District Manager after an illness of several months. Sister Johnson has been with the Society about three years and has done splendid work. She is particularly strong on organization work, having the happy faculty of keeping the members in good spirits and keeping them working for her. The Courts in her district think that they cannot hold a meeting unless she is present and they are all pleased to see her again in the active work. We are looking for big things from Sister Johnson's district this year. A Ben-Hur Worker.

Mrs. Cora Johnson

Lincoln, Neb.—Capital City Court No. 23 met Tuesday evening, January 15, at their hall. Owing to the inclemency of the weather the attendance was not as large as expected. We have some very good meetings and enjoy every one of them. We are slowly adding to our Court new members every month and soon hope to have the largest Court in this district.

It being Installation night, Brother A. G. McCloy, of Lincoln Court, acted as Installing Officer, after which speeches were made by Brothers Lee, McCloy, Hodgman, our new Chief, and Sam B. Iiams, our retiring Chief, followed with remarks from different members of the Court. Among other things discussed was a means of increasing our membership. The Scribe, Sister Bryan, suggested that the eastiest way seemed for each member to bring in at least one new member each month. After the close of the business session, an oyster supper was served by the entertainment committee. After an enjoyable hour every one went home feeling that it was good to be a member of Ben-Hur.

Scribe.

Ohio

Cincinnati, Ohio.—Although the Ben-Hur Welfare Committee has been handicapped for several weeks on account of severe zero weather, it continues to meet on the first Saturday of each month, and it is the one live wire that keeps the Society of Ben-Hur on the map in this vicinity. The first of this month it re-elected Sam W. Bell President, Frank C. Schneider Vice-President, W. T. Holmes Scribe, and Frank Kemstedt Keeper of Tribute for 1918. We are pleased to learn that Brother R. G. Hungate, State Manager, brought Brother E. B. Gayle as a new Deputy, who is busy getting acquainted, and has met Brothers Bell, Stadtmiller and Bryson, and they have planned several ways of getting new members. Brothers Gayle and Bryson visited Victory Court No. 176 and met with some members full of the pep. After addressses by Brothers Jno. Bullock, Bryson, and Gayle, the members present guaranteed $20,000 insurance by March first, which will entitle Victory Court to a visitor to Supreme Meeting at Crawfordsville, Ind., in June. Sister Bullock says she will write new business, the kind that will stick. The idea of holding two union installation meetings, proposed by the Welfare Committee, is bearing fruit. January 25, the team, led by Brother F. C. Schneider, who presided as Installing Officer, duly installed all the officers-elect, for Ludlow Court No. 9, Covington Court No. 2, Newport Court No. 1, Mispah Court No. 8, and Dayton Court No. 64. The ceremony being held in Junior Order Hall in Newport. Sister Ross of Newport Court No. 1 prepared a banquet for the members present, and, believe me, no French chef in this part of the country can surpass that repast, served by Sister Ross. All those present thanked her personally. The Installing Team is under obligations to Sister Ollie Holmes, Conductress of Holmes String Orchestra (15 pieces), which rendered several high-class numbers. It is hoped Sister Holmes will visit every Court on our side of the river, and will continue as conductress of the orchestra for many, many moons.

Monday, February 18, the same team installed officers-elect for Victory Court No. 176, Naomi Court No. 133, Linwood Court No. 76, Mars Court No. 151, and Balthasar Court No. 3. This meeting was the most enthusiastic meeting held in Cincinnati for several years. All present seemed to want to make a speech, and Brother Gayle said to the writer that he was impressed with the personnel of those present, and his reception was such that he sees success. Brother Gayle delivered a sensible talk and every member present told him that they are glad to have him with them, and they would help him every way they can. Brother Sam W. Bell made one of his characteristic speeches, telling the members that their duty was to stick to our country and its interest, and to stick to one of the best, if not the very best, Fraternal Society in the world—the Tribe of Ben-Hur. We hope to hold more meetings of this kind and believe that Brother Gayle will succeed. P. S.

Dayton, Ohio.—Ilderim Court No. 1 has just taken action which may mean the subscriptions of hundreds of thousands of dollars, if not millions, to the Thrift Stamp or War Saving Certificate plan, by the purchase of $500 of United States bonds. Each member of the order contributed one dollar for this purpose, instead of the customary 25 cents, and the certificates will thus be taken in complete form.

Ilderim Court, which is one of the leading organizations of this city, is one of the first, if not actually the first, to buy certificates in this manner. Inasmuch as there are thousands upon thousands of Fraternal men and women in the country, the scheme, if carried out, only on the 25-cent basis, would net an immense amount toward completing the $2,000,000,000 needed by the government.

The Tribe of Ben-Hur has made a general appeal to all of its members, and while it is not expected that the response will be as generous in most towns and cities as in Dayton, there are Courts which will exceed the Dayton quota, no doubt.

But this remains to be seen. The important fact is that Ilderim Court has led the way, and in such a manner as bespeaks the patriotism of its membership. Reporter.

Cleveland, Ohio.—Forest City Court No. 15 held a public Installation Friday, January 18, Brother Boetz officiated as Installing Officers and was assisted by a most able corps of officers. During the evening Brother Lammosin presented Brother and Sister Barber with a beautiful set of ivory for their faithful services as Chief and Teacher. Dr. Mansell gave a timely talk on Fraternity after which a banquet and dansing followed.

Friday, January 25, the "Booster Club" presented a play, entitled "School Days," which brought forth one continuous round of laughter. An elaborate lunch and dancing followed.

We are glad to be the winners of the State Prize Banner, and will make a public presentation of same as soon as received from Portsmouth Court No. 109 of Portsmouth. An account of the presentation will be published in a future issue of The Chariot.

A large class of candidates was initiated Friday night, February 1, but the members of our Court were grieved to learn that Brother Gayle would soon leave us. Friday evening, February 8, a farewell party was given Brother Gayle, who leaves this District to take up work for Ben-Hur in a warmer climate. Our Chief under the Good of the Order, gave a very nice talk complimenting the work Brother Gayle has done since he came with us. Sister Conway was called upon to present Brother Gayle with a beautiful leather traveling bag as a farewell token expressing the high regard in which he is held by the members of Forest City Court No. 15. The evening was one long to be remembered.

The Northern Ohio Fraternity League elected officers January 19, for the coming year, and Ben-Hur was honored by having Brother Ed O. Peets elected as President and Helen C. Conway, Vice-President.

The League consists of twenty-nine organizations, and so far 120 subordinate bodies of the organizations have joined the federation representing 58,000 members, but we have 80,000 Fraternalists in Northern Ohio.

The Fraternity League meets once a month in Pythian Temple. Forest City Court No. 15 feels especially honored in having the two first officers of their Court. Reporter.

Akron, Ohio.—Friday evening, January 25, Akron Court No. 243 held a very enthusiastic meeting. Five candidates were initiated and officers for the ensuing year were elected and installed. Our State Manager, Brother R. G. Hungate, was present and presided over the Installation Ceremony. When Brother Hungate visits our Court it just seems to put renewed energy and enthusiasm into the Court and the members wish they could keep him with us all the time.

Brother Hanson, District Manager, presented twenty applications for membership. Our members are a real live wire bunch, and every one is just working hard for the upbuilding of our Court. Brother Hanson has been puting on some very interesting contests. Some of our members never get done talking about a fish fry out at the lake that they recently enjoyed on one of these contests. Several of our members have already declared themselves elected winners of the contest to the Supreme Convention at Crawfordsville in June. Our Court holds a dance every two weeks on Friday night in our Lodge room at the Husic Hall, which has proved quite a success. The proceeds of the dance are laid aside in a separate fund for the purchase of a new set of robes. Scribe.

Missouri

Dexter, Mo.—Independence Court No. 159 is not gaining so very fast in membership, but we are holding our own. We have a splendid corps of live officers elected for the year 1918 and the outlook is very promising.

At our regular meeting February 14, we voted to buy $50.00 worth of Thrift Stamps and we expect to buy more as we become financially able. We had a good meeting with two initiations and all the officers present. We intend to do some good work this year and you may watch for good reports from our Court in future issues of The Chariot.

Scribe.

Cape Girardeau, Mo.—At our last meeting of Antioch Court No. 62, held Friday, January 25, we initiated eleven new members into our Court. After the initiation, the newly elected officers were installed. After the installation, Brother Genoway, who was present at the meeting, addressed the officers, giving a very interesting talk, but we regret to learn that Brother Genoway, who has been our State Manager for the past seventeen years, had resigned his position, which he so thoroughly understood and served so well.

We cannot thank him enough for the work he has done for us, and under his influence our Court has grown to a great extent.

After all business was finished, a delightful reception was given in honor of our new members, and which was suitable at the same time for a farewell party for Brother Genoway.

A delicious supper was enjoyed by all and the balance of the evening was passed away by games and dancing. A Member.

Jefferson City, Mo.—Mistletoe Court No. 191 has now passed over the hard winter in fine shape, and last Monday night took in a nice sized class of candidates with sixty per cent of the resident membership present in spite of the extremely cold weather. State Manager Brother P. E. Genoway was with us and officiated at the installation of a splendid corps of officers for the next term.

After receiving the letter sent out by the Supreme Chief urging the support of the membership in helping the Government to dispose of the two billion dollar Thrift Stamp loan, Brother R. P. McCall, the Manager for this district, remarked that all the Courts in Missouri having gone "over the top" in everything that the Government has asked, as all of the Courts have either subscribed to the Liberty Bond loans, the Y. M. C. A. Army Fund, or the Red Cross, and many of them have subscribed to all of them, and that we would do the same thing by the Thrift Stamps.

After the installation Brother Genoway made a stirring address on "loyalty, that we may soon attain victory in this war." He then announced that this would be his last official visit to Jefferson City, which came as a very great surprise to many and a deep regret to all for he has become personally acquainted with practically each member, having been the State Manager ever since the Court was organized. Brother Genoway has the best wishes of every member of Mistletoe Court and will always be given cordial welcome in Jefferson City in any capacity that he may visit us. REPORTER.

KENNETT, MO.—At a meeting of Carnation Court No. 7, Monday night, February 18, four candidates were received, introduced and initiated into the mysteries of "Ben-Hurism." Also eleven applications were presented and accepted for membership, making a total of 29 applications for this month.

Every member present was loyal and patriotic and showed their patriotism by casting a unanimous vote of the entire Court, instructing the trustees to buy one thousand dollars worth of War Saving Certificates, and further instructed the trustees to invest two thousand dollars in the Third Liberty Loan bond issue, as soon as the same is placed on the market.

The membership of this Court will be found ready and willing at any and all times to do their bit for the betterment of the city, county or state, or for any request made by the President of the United States as far as the membership is able.

We have a membership of 500, and to those who do not attend our meetings we earnestly request you to attend and to have a voice in what we do and assist us in carrying out our programs for the year.

Tennessee

MEMPHIS, TENN.—Prospects were never brighter or better for Usona Court than at this time. Having just moved into the best hall in the city, and, we believe, in the entire South, and with two of the best men of the State Organization Department assigned to work in this city, the membership are much pleased and are looking for exceptiinally large increases in membership each month.

February 1, our State Manager divided the city into two districts, placing Brother J. E. McAdams, our old reliable worker, in charge of everything south of Madison Avenue, and Brother H. L. Argo, one of our best managers, in charge of north of Madison Avenue territory. Up to the time this article is written, February 15, forty new members have been added for the month of February, and the month only half gone.

Our hall is located on one of the most prominent corners in the city—being just across the street from the Court House, the City Hall, and one of the largest churches.

Watch the result each month on the Honor Roll, and you will be more than pleased. McAdams is pinning his faith on every one of the members south of Madison. Already Brothers Hunter, Underwood, Marshall, Lewis, Carroll and other worthy gentlemen, along with Sisters Williams, Percival, Gurkin, and other lady members have done much to aid Brother Mack, and promise more. How about the rest of you?

Brother Argo places his confidence on everyone in North Memphis, and at this date is in the lead, thanks to the work of Brothers Knights, Phillips, Thornburg, Hosey, Sisters Weigandt, Hosey, Vogt, Lingenfilder, and others. However, your Reporter, who is absolutely neutral, predicts that the race will be very close, and reminds each member that the result of the contest may depend upon what *You* do. Get busy. REPORTER.

NASHVILLE, TENN.—The entire Degree Team of Nashville Court No. 100 expects to go to the 1918 State Camp, and with a view to making the Department "pay the freight" we have entered into a contest for at least 160 new members before the time of the meeting. Under Captains O'Donnell and Rucker, up to this date, we have secured fifteen new members for the month of February. We must have around forty each month. Remember—*It can be done.* Sisters West, Lancaster, DeLaigne, and others are doing everything possible to place the membership at double the present figure, and in this they are being ably supported and aided by Brothers West, O'Donnell, Parks, Mills, Winstead, Rogers, and others. Brother Sanders says he will be at the camp. Sister Ozie Booker says, "Me, too," and everyone knows that Mother West will be there. Big Bill says, "I'll be there if I'm not around Paris." We must have Sisters Kathleen and Myrtle with us, so come on fellows and get the business? It can be done, and we know that you will aid us. It's up to you. A WORKER.

CHATTANOOGA, TENN.—War, floods, and the draft have no terrors for Lookout Court No. 31. We are steadily marching on and increasing in strength. The meeting of January 25, was of unusual interest, as we had with us Capt. Wm. J. Hillas, Surgeon of the 117th Regiment Infantry, Camp Sevier, S. C.

Capt. Hillas is a member of this Court, and is one of the most prominent Ben-Hur members in this state. He is an ex-member of the "Good of the Order Committee," Supreme Tribe.

Chief Wm. H. Gledhill is beginning on his third successive term as Chief, and is probably the best presiding officer the Court ever had. He has certainly done splendid work for the Society. We all feel confident the present year will be the best in the history of the Court, as each member is full of enthusiasm. A big growth is bound to be the result. THE SCRIBE.

EARN BIG MONEY

AT HOME. The Door of Opportunity Has Opened to You. Start a Permanent, Pleasant and Highly Profitable Business RIGHT IN YOUR OWN HOME.

Many a merchant with a ten thousand dollar stock does not clear as much money as you can make by weaving rugs, rag carpets, silk portieres, pillows, etc. from cast-off clothing, old carpets and other waste material.

Union Rug and Carpet Looms

Substantially Built and So Simple That a Child Can Operate Them.

Price $8.50

And up. Send for free loom book before ordering

Thousands of ambitious men and women throughout the United States have awakened to the great money making possibilities in weaving

and are now permanently established in a big paying and fascinating business in their own homes. Experience is not necessary, just follow the simple directions in our instruction book. You can easily weave beautiful and serviceable ***fluff rugs*** from old ingrain and brussels carpet; also ***rag carpets, Colonial rugs, etc.***, from discarded clothing and other waste material. These floor coverings are very popular and in great demand everywhere; especially now, when ***ECONOMY is the motto of the nation.*** Weavers are rushed with orders. If you have not time to weave for others, why not purchase an $8.50 loom for your own use? It will quickly pay for itself in any home.

Kindly read the following extracts from a few of the many letters received from pleased, enthusiastic users of UNION LOOMS:

Mrs. C. W. Blosser of Pa., writes: "The loom has exceeded my expectation. It is so simple a child can operate it and the work is satisfactory in every way." Mrs. F. J. Marshall of Ohio, writes: "I received the loom and started weaving at once. ***It is the best loom and does the best work*** I have ever seen. My customers say it does the finest work that any loom can do." Mrs. A. Edick of N. Y. writes: "The loom works fine. ***Have had all the weaving I could do and have enough for six weeks ahead.***" B. Albudy of Texas writes: "The loom is just fine. I easily learned to operate it." Mrs. D. M. Rogers of Ind., writes: "I am very much pleased with the loom. ***The work is very simple and enjoyable.***" Mr. A. Donaldson of Ill. says: "I am more than pleased with the loom. I have more weaving than I can do, so, ***I am giving you an order for another loom.***"

BE SURE TO WRITE FOR FREE LOOM BOOK

It tells all about weaving and our wonderful $8.50 and other looms. **Don't put it off.** Write today! A postal will do.

UNION LOOM WORKS, 208 Factory St., Boonville, N. Y.

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe of Ben-Hur—Report of Supreme Scribe for the Month Ending February 15, 1918

Balance on hand January 7, 1918		$1,643,214.93
January Receipts:		
Received from Monthly Payments	$ 110,534.78	
Received from Interest	9,933.74	
Received from Rent	1,346.01	
Total Receipts		$ 121,814.53
Sum		$1,765,029.46
January Disbursements:		
Death and Disability Claims	$ 100,251.75	
Repairs on Real Estate	1,286.24	
Maintenance of Building	1,220.75	
Total Disbursements		$ 102,758.74
Balance February 15, 1918		$1,662,270.72
Balance on hand February 15, 1918		**$1,662,270.72**

List of Death and Disability Claims Paid in January, 1918

Edward Barnes, New Castle, Pa.	$ 2,000.00
Mary F. Anthony, Detroit, Mich	2,300.00
Mary A. Blohm, Wellsville, Ohio	1,500.00
Esther M. Kissenger, Burlington, Iowa	500.00
Edmond.. W. Donovan, Detroit, Mich.	1,765.03
Samantha Glenn, Cincinnati, Ohio	1,500.00
William Brownsberger, Ft. Wayne, Ind.	1,000.00
Julius Kauffman, Logansport, Ind.	2,900.00
Fred O. Holland, So. Pittsburg, Tenn.	981.65
Carrie M. Gilbert, Lodi, Ohio	900.00
Charles Zadow, St. Louis, Mo.	2,000.00
Jessie E. Smith, Danville, Ill.	1,500.00
Emma R. Campbell, Lima, Ohio	500.00
Fletcher W. Jacokes, Kane, Pa.	1,000.00
Sarah J. Harp, Morehouse, Mo.	1,000.00
Barney C. Bird, Odin, Ill.	1,000.00
Mary J. Leyerle, Louisville, Ky.	800.00
Wm. A. Sarttel, Dayton, Ohio	500.00
Menna U. Basinger, Lima, Ohio	1,000.00
John Weinert, Louisville, Ky.	600.00
Henry Weisling, St. Louis, Mo.	1,000.00
Teresa M. Slater, Portland, Ore.	250.00
Sam Simon, Wabash, Ind.	2,400.00
Gerhart H. Buecher, Terre Haute, Ind.	1,000.00
Spencer F. Ball, Terre Haute, Ind.	2,000.00
John H. McMahan, Bedford, Ind.	500.00
John E. Scherer, Dayton, Ohio	900.00
John Schrein, Chicago, Ill.	1,000.00
George Cole, Omaha, Neb.	1,200.00
Emma D. Shaw, Richmond, Ind.	500.00
Byron A. Chapin, Washington, D. C.	1,100.00
Sarah Bachmann, Evansville, Ind.	500.00
Nicholas Paul, Louisville, Ky.	1,200.00
Edward C. Urbanek, Cleveland, Ohio	1,400.00
Laura C. Larkins, Success, Ark.	1,000.00
Amanda Velvick, Ft. Wayne, Ind.	500.00
May Walsh, Chicago, Ill.	1,100.00
Anna M. Haag, Ft. Wayne, Ind.	2,000.00
Mary A. Ross, Labaddie, Mo.	1,100.00
Emery Weston, Indianapolis, Ind.	1,000.00
Maggie Young, Portsmouth, Ohio	1,000.00
Caroline O. Tarney, Auburn, Ind.	600.00
Cyrus Moore, Marion, Ind.	1,700.00
David C. Barnhill, Indianapolis, Ind.	900.00
Martha Crumrine, Canton, Ohio	500.00
John W. Baker, Granite City, Ill.	1,000.00
Lyle N. Aumack, Portland, Ore.	2,800.00
Evan W. Bingham, Sidney, Ohio	1,350.00
Wm. D. Page, Ft. Wayne, Ind. (Disability)	713.88
Jas. Willis, Washington, D. C. (Disability)	357.00
Thomas E. McClure, Litchfield, Ky.	500.00
Don D. Haynie, Salem, Ill.	800.00
Lloyd Martin, Murphysboro, Ill.	1,000.00
Josephine Warner, Cedar Rapids, Iowa	350.00
Jane F. Schultz, South Bend, Ind.	600.00
Maude F. M. Fisher, Canton, Ohio	500.00
Louise Raleigh, Evansville, Ind.	700.00
Nancy Vanarsdall, Shelbyville, Ind.	333.90
Carl E. Hansen, Columbus, Neb.	1,000.00
Elizabeth L. Neil, Chicago, Ill.	1,000.00
Absolom Crumpton, Bryson, Tex.	1,000.00
Martha E. Litherland, St. Francisville, Ill.	1,200.00
Hulda S. Anderson, Rockford, Ill.	500.00
Heber Alexander, Robinson, Ill.	500.00
Keller W. Myerick, Canton, Ohio	500.00
Sarah F. Feathergill, Champaign, Ill.	700.00
Mamie Bishop, Fort Worth, Tex.	675.29
Ignac Knopereck, Chicago, Ill.	1,000.00
Jno. R. Shank, Flint, Mich.	2,000.00
Cora Trimpe, Henderson, Ky.	1,000.00
Geo. Fearnaught, Cincinnati, Ohio	1,000.00
Alice K. L. Wrenn, Portsmouth, Ohio	500.00
Benj. F. Williams, Crawfordsville, Ind.	2,000.00
Sadie E. Burnett, Waterloo, Iowa	1,000.00
Joe W. Isbell, Birmingham, Ala.	1,000.00
James Mills, Janesville, Wis.	500.00
Mary G. Gillmore, Portsmouth, Ohio	500.00
Henry A. Gardner, Jonesboro, Ark.	500.00
Laura B. Melsheimer, Ft. Wayne, Ind.	1,000.00
Matilda Menard, Detroit, Mich.	600.00
Mary H. Chiquelin, Louisville, Ky.	500.00
Jos. G. Cook, Jonesboro, Ark.	575.00
Lula D. McWhorter, St. Louis, Mo.	500.00
Jno. C. Shindale, New Castle, Pa.	1,400.00
Maude Fares, Washington, Ind.	500.00
Mary E. Newland, Dayton, Ohio	450.00
Thos. E. Burch, Washington, D. C.	450.00
Jno. Maher, St. Louis, Mo.	1,400.00
Alvin F. Halter, Garrett, Ind.	2,000.00
J. Ed. Bennean, Chicago, Ill.	1,000.00
Eliza Gilmore, Rochester, N. Y.	500.00
Jno. O. Malley, Sharon, Pa.	1,100.00
Emma C. Reed, Cleveland, Ohio	500.00
Elmer A. Schuman, Beardstown, Ill.	2,000.00
Jas. A. Tribby, Los Angeles, Cal.	2,000.00
Clarence E. Purdy, Birmingham, Ala.	1,000.00
Elias Gier, Toledo, Ohio	700.00
Mildred Dobschitz, New York, N. Y.	400.00
Jno. H. Douglas, Dexter, Mo.	500.00
Pinkney H. Gales, Princeton, Ind.	500.00
Total	$ 100,251.75

Total Paid to Beneficiaries Since Organization $16,674,779.59

Fraternally submitted in T. B. H., JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, February 15, 1918,

Elston National Bank, Crawfordsville, Indiana	$ 113,557.10
First National Bank, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Crawfordsville, Indiana	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana	10,000.00
Crawfordsville Trust Company, Crawfordsville, Indiana	5,000.00
Farmers & Merchants' Trust Company, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Evansville, Indiana	10,000.00
Gary Trust & Savings Bank, Gary, Indiana	1,000.00
Real Estate (Old Home Office)	15,971.15
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Invested in First Mortgage Loans	127,000.00
Invested in Municipal and County Bonds	1,153,873.04
Cash in Office	50.00
Total Assets	$1,662,270.72

Fraternally submitted in T B H., S. E. VORIS, Supreme Keeper of Tribute.

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXIII Crawfordsville, Indiana, April, 1918 No. 4

The March of Men

If you could cast away the pain,
  The sorrows, and the tears,
And let the joys alone remain
  From all departed years;
If you could quite forget the sighs,
  And recollect the song,
What, think you, would you be as wise,
  As helpful, or as strong?

Ah, no! a man should do his part
  And carry all his load,
Rejoice to share with every heart
  The roughness of the road.
Not given to thinking over much
  Of pains and griefs behind,
But glad to be in fullest touch
  With all his human kind.

—*Charles Buxton Going.*

Officers and Degree Team, Samuel Blumberg Court No. 119, Philadelphia, Pa.

Drop by Drop the Springs Run Dry

"We find it quite impossible to think of our shattered hopes and our unenumerated disillusionments about the winning of the war without repeating the old familiar couplet, 'Leaf by leaf the roses fall, drop by drop the springs run dry.' If it were not so tragical it would be amusing to consider the childlike naivete of the provincial American in our estimates of the nature of this terrific conflict. At first, we disbelieved that it could happen at all. In the next place, we did not think it could last a year. Then we declared that it was none of our concern and that it could not possibly draw us into this great catastrophe; that it was an European conflict, one of aggrandizement, exploitation and greed of conquest, and was abhorrent to the American ideals of life.

"When finally we saw that the sparks of the conflagration were crossing the ocean and falling upon our roof we hoped to extinguish them with dipolmacy, and then by loans of money to the allies and by the manufacture of munitions. Every expedient failed. We took the fatal plunge, and then we hoped to frighten the kaiser by a show of force, and then to disrupt Germany itself, creating disruption of the German peoples from the German Government. We had thought to sow seeds of Liberty in the German mind—not realizing the difference in German character and German traits from that of the American. At last we determined to destroy the submarines, and then, and then, and then—'Leaf by leaf the roses fell, drop by drop the springs ran dry,'—our hopes were illusive, we had mistaken the completeness of preparation made by the German Kaiser; we had not understood the German plan of conquest and world domination; we had expected "German kultur" to aspire to higher ideals and a nobler manhood. Alas, we have discovered our mistake, "and we are face to face with the naked facts that we are engaged in a life and death struggle; that it is sink or swim, live or die, survive or perish in the most absolutely literal sense of the words."

It is not alone the cause of Liberty that is at stake, but Christianity itself is threatened and the very spirit of Brotherhood is being assailed. This world of ours under the power of "might makes right" would be almost unbearable—it is unthinkable to the Christian American of today. We must awaken to the responsibilities of the hour, this is a time when we must have no north, no south, no east, no west, no political parties or political affiliations which would detract in the least from our patriotism. We must be Americans in thought, deed and action. This is no time for the idle play of words and America is beginning to awaken to a realization of our dangers. "The fact that this war must be won on the western front by such sacrifice of treasure and of blood as the world has never even dreamed, or it will be lost to the eternal ignominy and ruin of the democratic nations of the earth."

"This is a frightful conclusion. It sends a shudder through our very souls. It reverses the orderly processes of our thoughts. It veils the sun and floods the world with a midnight darkness. But we are confronted with a fact too real to be evaded or denied. Whether we like it or not, we shall have to listen to the fearful thunder roar of red-breathed cannon and the wailing cry of its myriads of victims, some of them our sons, our brothers and our husbands.

"Horrible as it seems, there is today and will be for many tomorrows a single business to be done by this peace-loving American people. It is the red-handed business of conquering Prussianism with all its myriads of evil forces and harmful ideals. We must conquer the spirit of self-aggrandizement which dominates Prussianism. The spirit which, irrespective of misery and suffering, persists in asserting its selfish purposes and false claims of superiority.

We cannot say that our soldier boys who have gone to the front are fighting *our battles*, they are fighting *their own battles* as well as ours and we must not be derelict in our duties as American citizens. No matter whether we are within the prescribed age for "call to arms" or not. We are each called to the service. It is just as important that we perform our patriotic duties as the men who go to the firing line. We must be willing and ready—yea—anxious to deny ourselves of unnecessary pleasures that we may conserve our energies and provide the necessary funds to more thoroughly equip those at the front. They deserve the very best equipment, the very best of food, the very best clothing, and those of us who remain at home are in duty bound to assist in every way, and partially compensate for the suffering and deprivation which the boys in khaki are undergoing. We should dispense with the unnecessary comforts to which we have become accustomed. This war can be won only by united effort of the men and women who remain at home as well as the soldiers who go to the firing line. Each and every fraternalist must do his full duty—anything less is unpatriotic and unworthy of a true American.

"In peace there's nothing so becomes a man as modest stillness and humility, but when the blast of war blows in our ears, then imitate the action of the tiger."

Upon the cool, soft pillow of this comfortable thought it is, at any rate, our privilege to lay our head at night. This is a war of defense for human liberty and not a war of aggression. We must and will win it.

THE longer this war lasts, the harder it is going to be to obtain farm help and the more expensive it is going to be. The quicker the government at Washington is provided with money, men and guns, the quicker will the war come to an end and the boys return to the farm. We have given the men. It is now up to us to provide the money. The purchase of liberty bonds will hasten the ending of the war. Do your duty today.

Liberty Loan Honor Flag

A new and distinctive feature will be introduced in the third Liberty Loan campaign, and every city or town, in the country which subscribes more than its quota of Liberty bonds will be awarded by the Treasury Department an Honor Flag.

The flag will be 36 inches wide and 54 inches long. The body of the flag will be white with a broad red border, and three broad blue vertical stripes denoting the third loan. The flags, which will be of the same quality as the flags of the navy, are already being manufactured and will be awarded as fast as the right to fly them is won. Though awarded by the Treasury Department, they will be distributed by the Liberty loan committees of the different districts.

There will also be a National Honor Flag for each State, to be flown at the State capitol, with the name of each town winning a flag inscribed upon it. There will be also preserved in the United States Treasury a National Honor Flag, with the record of each State recorded on it.

Stars, to be placed on the flag of each city or town doubling its quota, will be also awarded, and an additional star for each time the quota is doubled.

An Honor Roll, containing the names of all subscribers, but not the amount of the individual subscriptions, will be kept in each community. A window card, bearing a representation of the Honor Flag, will be given each subscriber to the loan, to be displayed at home or place of business.

Melting Pot of Democracy

(By E. N. Haag, Chairman Publicity Committee, N. F. C. of A.)

The fact that the officers and members alike of the National Fraternal Congress of America, the National Fraternal Press Association, the Pennsylvania Fraternal Congress and practically all fraternal and beneficial orders and societies in this country are now actively coöperating to make a big success of the coming Fraternal Jubilee in Philadelphia, the last week of August, when a great conclave is to be held in Independence Square, according to plans which are being perfected by the committee in charge, is a matter of more than passing significance to every man, woman and child in this country, as indeed to the masses in all lands.

In this mighty movement for Home and Fraternalism, Protestants, Catholics, Hebrews and followers of many other creeds and beliefs are loyally and earnestly united, all working for the one vital end of assisting to the utmost extent President Wilson and the American soldier and sailor boys to make the world safe for democracy and fit and worth while to live in hereafter—which it certainly will not be unless this heaven-blessed cause triumphs.

This jubilee will be calculated to cheer and quicken the heart of the countless thousands of members of fraternal and beneficial orders and societies who are the right arm of Uncle Sam in this gigantic struggle for the light as opposed to darkness, blacker than midnight and fouler than Hell itself.

President Gerard, Secretary Futch and the other members of the Executive Committee of the Congress; Stephen A. Collins, President of the Pennsylvania Fraternal Congress; Honorable Olin Bryan, Chairman of the Local Committee; the Philadelphia Chamber of Commerce; and C. C. Hollenbeck, Secretary of the National Fraternal Press Association, all want to get in touch with those who have enough fraternalism and patriotism in their hearts to give active aid in making this movement one which will uphold the torch of humanity at a time when it is most needed.

It is not stating it too strongly to assert that on the Fraternalists now rests almost solely the most momentous matter of all the ages. A great demonstration at the Shrine of Liberty and Human Rights as opposed to brute force and slavery of both mind and body, such as the votaries of militarism would fasten forever on the masses, is imperatively needed to arouse greater interest and call attention to the threatened peril. All other matters are of minor importance at this time. Fraternalism must rise in its might and show that it is worthy of the high trust the people are reposing in it.

How to Sell Life Insurance

By Dr. Frank Crane.

If I were a life insurance agent I would talk to people in their own language. I would speak only in terms they can understand.

I have been approached by many a life insurance solicitor, and most of them do not understand the first principle of salesmanship, which is to put yourself in your customer's place.

They talk about mortality tables and expectancies, investments, endowment policies, etc., etc., which do nothing but confuse the ordinary ignoramus whose money they are after.

The result is they awaken suspicion, which is the natural protective instinct in a man against the perils of what he does not understand, just as a toad secretes an acrid sweat when frightened, just as the bee stings, the rattlesnake buzzes, or the mephitis mephitica distributes his defensive perfume upon the circumambient air.

Hence I would be careful not to talk to my victim about anything with which he is not familiar.

How then could I explain to him the ins and outs of life insurance, its value as protection and investment, the superiority of my company over the others, and so on?

I wouldn't explain. None of those things is the reason why he buys life insurance. Probably he doesn't realize himself what the reason is.

So I would tell him. It is this: He buys, or ought to buy, life insurance because he wants to make his life a little surer (insure or assure it), which is for all mortals an uncertain quantity.

Human life is not only our most precarious possession, liable to be extinguished any minute, but it is also far and away the most valuable asset of our business. No matter what your business is, nothing would injure it more than to take you out of it.

Hence it is every man's duty to set aside some portion of the product of his living force to meet the emergency of that force being removed.

My customer would understand. He would grasp the money value of his own life. And about that I would talk.

Also the deepest instinct in man is the care for his own, for his wife and children. His life energy is now feeding and clothing them; he ought to insure against the hardship that would come to them if that energy were suddenly taken away.

I would impress on him that it is life, not death, insurance; that the way to beat it is to live, not to die; that to insure his life is to prolong the advantages of his life to his dependents after it has ceased.

The most interesting thing to any man is himself, his own life, his own family; I would talk about that end of the transaction, and not about my end, which he cares little for and understands less.

I probably could not sell as much insurance as the agent who works away without any of this fine theory, but let me think I could, it will not harm any one. The onlooker at a chess game always thinks he can play better than the players.

The Interned Germans

Some purchasers of Liberty Loan bonds, who have read exaggerated reports of the treatment accorded by the United States authorities to the German civilians interned in this country, have written to the Treasury Department protesting against the use of any of the money raised by the Liberty Loans in "pampering" these alien enemies.

These interned German civilians are not prisoners of war and are not under the jurisdiction of the War Department or the Treasury Department, but by the provisions of our immigration laws are placed under the jurisdiction of the Department of Labor and comprise officers and crews of the German merchant vessels seized by the United States, and other German civilians. Their deportation, which ordinarily would take place, is impracticable in view of the international situation.

These aliens receive no compensation from the Government except such as is allowed them for work actually performed, and the wages paid them are not exorbitant at all. In fact, if, from their labor and other sources they receive more than a moderate amount of money a month, all in excess of a reasonable amount for their care and comfort is withheld from them and placed to their credit in the postal savings banks or some other safe disposal made of it.

The Department of Labor also officially states that these aliens are not allowed an excessive amount of food, but three meals a day of plain but thoroughly palatable, substantial food are given each. There is no waste in these detention camps and the same measures of economy and conservation are being practiced which are being urged upon every American household.

Now is the time to take membership. Tomorrow may be too late. Upon today's decision may depend whether you will be one to be accepted or rejected.

Germany has taken possession of several hundred thousand square miles of fertile Russian and Roumanian territory, has confiscated what grains were on the land and has set the farmers there to work raising more grain to be used by German armies. Probably, but not certainly, enough grain may be left to keep the conquered Russian and Roumanian farmers from starving to death while they raise new crops for their German masters.

Over in Russia the deluded people thought an honorable peace could be negotiated with Germany, but they know differently now as they toil in the fields for the Kaiser's soldiers. The only way to negotiate a peace with the Kaiser is with a bayonet. We have sent our young men over to France to do the negotiating. Let us furnish them with the bayonets, food and clothing while they are using those bayonets. Buy Liberty Bonds.

The Measure Of A Man

This significant headline, "Everybody trusted him," over the announcement of death of a man, printed in a great daily a few days ago, is a testimonial to his success and achievement that calls the attention of all in these days when successes are too often measured by the bank deposit or social position.

Such a testimonial is infinitely greater than if it had given that he had accumulated millions, or had given much charity, or was a man of great political power or that he had stood at the head in an honored profession. Any one of these things might have been true or all of them might have been attained by a single career.

Not one of these would have indicated the character of the man as did the simple tribute. "Everybody trusted him." This far reaching term gave an insight into his character and his personality that was understood and appreciated by even strangers.

"Everybody trusted him." It means that his nature was friendly; that he gave service wherever he could; that he kept his promise; that he was sincere in his profession of friendship; that he never betrayed a confidence; that in all relations of life he was depended upon; that he recognized the rights of all and accorded to all mankind that measure of life by which he himself would be measured; that he was never false or untrue in aim or purpose and that he never failed to measure up to the standard of life he had laid out for himself and which he had taught others to expect.

Men of this sort are not uncommon; there are large numbers in every walk of life. They are found in every class of society. They may be men of large wealth or they may be among the prominent or classed with the obscure. But when men have established character in their own circle and men trust them, they have built for themselves a monument that is far more lasting than a granite shaft. A greater heritage to his family than any one other thing in his life.

After all it is the souls of men that are measured. Such a tribute as "Everybody trusted him" is not a measure of achievement, it is a standard of character, a description of personality, in which the soul is of more importance than the work.

True fraternity clings to a standard of manhood in which the friendship link is the strongest in the chain of events which enter into character building. Its measure of men is the rule of life that calls for absolute sincerity and abiding trust.—*K. of P. News.*

When the Government sells bonds, it takes no money out of the country. What it does is ask the farmer, the manufacturer and the laborer to sell their products on time and it gives an interest bearing note in advance, until you and other producers can make the supplies to conduct the war. The war department can't shoot houses and lots and grain at the Germans. It asks the producers to grant it the credit first and then get busy and make the supplies it needs, and when your Government has on its hands the biggest war the world ever knew, there is no time for trifling. Buy bonds and see Uncle Sam and yourself through.

While you are insurable is the time to take membership in Ben-Hur.

REPORT OF AUDITING COMMITTEE, SUPREME TRIBE BEN-HUR FOR THE FISCAL YEAR ENDING JANUARY 7, 1918

CRAWFORDSVILLE, INDIANA, March 29, 1918.

To the Supreme Chief, Officers and Members of the Supreme Tribe of Ben-Hur:

We, your Auditing Committee, appointed in accordance with the requirements of Section No. 28, of the Laws, Rules and Regulations of the Supreme Tribe of Ben-Hur, would most respectfully report as to the receipts and disbursements and the general condition of the Order as follows·

Balance

Amount of net assets January 8, 1917		$1,568,296.15

Income

Received from membership fees	$ 1,012.75	
Received from Per Capita Tax	805.75	
Received from Monthly Payments	1,548,322.60	
Received from Medical fees	780.80	
	$1,550,921.90	
Deduct payments returned to applicants	1,534.19	
	$1,549,387.71	
Received from Interest	59,897.83	
Received from Rent	19,424.52	
Received from Supplies	3,107.65	
Received from Surety Bonds	480.00	
Received from Advertising	188.62	
Total Income 1917		$1,632,486.33
Sum		$3,200,782.48

Disbursements

Death Claims paid	$ 975,041.27	
Disability Claims paid	124,805.17	
	$1,099,846.44	
Extension of Order (Field)	198,286.95	
Salaries of Officers	21,499.92	
Compensation of Executive and other Committees	3,350.00	
Salaries of Office Employees	46,341.61	
Salaries of Medical Department	10,274.96	
Traveling Expense, Officers, Trustees and Commts.	5,272.78	
Traveling and other expenses of organizers	36,998.12	
Collection of Monthly Payments	11,360.09	
Insurance Department fees	905.70	
Advertising, Printing and Stationery	22,420.88	
Rent	7,129.83	
Postage, Express and Telegraph	6,363.30	
Lodge Supplies	1,917.60	
THE CHARIOT	25,631.68	
Legal Expense	7,330.47	
Furniture and Fixtures	8,335.74	
Taxes and Repairs on Real Estate	13,592.07	
Medical Fees returned	2.50	
Fraternal Congress	159.00	
Medical Inspection	639.11	
Surety Bonds	1,231.21	
Taxes General Fund	129.80	
Miscellaneous Expense	1,900.59	
Premium on Bonds	3,337.35	
Total Disbursements 1917		$1,534,257.70
Balance January 7, 1918		$1,666,524.78

Ledger Assets

Book Value of Real Estate	$ 226,790.58
Mortgage Loans on Real Estate	128,300.00
Book Value of Bonds	1,128,819.98
Cash in Elston National Bank, Crawfordsville, Indiana	136,514.22
Cash in Citizens' National Bank, Crawfordsville, Indiana	5,000.00
Cash in Crawfordsville State Bank, Crawfordsville, Indiana	10,000.00
Cash in First National Bank, Crawfordsville, Indiana	5,000.00
Cash in Farmers & Merchants' Trust Company, Crawfordsville	10,000.00
Cash in Crawfordsville Trust Company, Crawfordsville, Indiana	5,000.00
Cash in Citizens' National Bank, Evansville, Indiana	10,000.00
Cash in Gary Trust and Savings Bank, Gary, Indiana	1,000.00
Cash in Office	100.00
Total Ledger Assets	$1,666,524.78

Liabilities

Unpaid Death Claims—		
(a) Due and unpaid	$ 125.00	
(b) Resisted	5,000.00	
(c) Reported but not adjusted	183,900.00	
Total Liabilities		$ 189,025.00

Receipts From Monthly Payments

Receipts from Monthly Payments from January 8, 1917, to January 7, 1918, less $1,534.19 returned to members		$1,546,788.41
To Benefit Fund		$1,136,224.92
To General Fund		410,563.49
		$1,546,788.41
Balance January 8, 1917, Benefit Fund		$1,544,973.99
Received from Monthly Payments	$1,136,224.92	
Received from Interest	59,367.36	
Received from Rent	19,424.52	
Total Receipts		$1,215,016.80
Sum		$2,759.990.79

Disbursements

Paid Death Benefits	$ 975,041.27	
Paid Disability Benefits	124,805.17	
Taxes and Repairs on Real Estate	13,592.07	
Premium on Bonds	3,337.35	
		$1,116,775.86
Balance in Benefit Fund		$1,643,214.93
Balance in Benefit Fund	$1,643,214.93	
Balance in General Fund	23,309.85	
Balance January 7, 1918		$1,666,524.78

The year 1917, shows an increase in the Benefit Fund of the society of nearly $100,000, with a decrease in the losses from death.

The Valuation Report shows the degree of solvency, present and prospective, of 96.44 per cent., so that a certificate in this society compares favorably with the highest class of bonds and securities.

The most encouraging sign to the committee is the continued accession of new members and the organization of new Courts and in the mortality experienced among new members. During the year 1917, the ratio of actual losses reported among the entries of 1917, to the expected losses based upon the National Fraternal Congress table of mortality was 72 per cent. This indicates a healthy and satisfactory growth.

Fraternally submitted in T. B. H.,
W. H. MILLER,
RALPH W. SHAFER,
WM. F. LANG,
Supreme Auditing Committee.

Liberty Loan and the Boy Scouts

President Wilson has mustered into the army of workers for the third Liberty Loan the Boy Scouts of America and the Girl Scouts.

The work of the Boy Scouts in the two previous Liberty Loan campaigns was an inspiring feature. In the second campaign they obtained 533,000 subscriptions for over $100,000,000 worth of bonds.

The work of the Boy Scouts and the Girl Scouts in this great national effort will be not only of great practical service to the country, but of great educational value to the boys and girls in preparing them for patriotic useful citizenship. The patriotism of the young people of America is a guarantee of the future; it means good citizens and good Americans in the making. They are the citizens of tomorrow and they are going to do much to make the world safe for democracy when that morrow comes.

The Boy Scouts have not only shown their patriotism, they have demonstrated their efficiency and their value to the country. With the Girl Scouts also enlisted in the work they must look to their laurels.

A Badge of Honor

A Liberty Loan button is a badge of honor. Rightfully obtained it marks the wearer as one who has performed a distinct, definite service to the country.

Not all can fight, not all can work directly for the Government; but in buying a Liberty Loan Bond, or War Savings Stamps, every American renders some service to the Nation. It has been put within the reach and power of every citizen to aid the United States financially; it is a poor American who withholds support from the Government, from our soldiers, and sailors fronting death on battlefields and oceans.

Iron crosses to German soldiers, and diamond orders exchanged between Turkish and German sovereigns may be but the honors of atrocity. But a Liberty Loan button, simple as it is, signifies a patriotic duty done and is an insignia of honor.

Patriotism and Fraternalism

Our Supreme Chief as President of the National Fraternal Congress of America has mailed the following appeal to all Fraternalists:

"CRAWFORDSVILLE, IND.,
February 22, 1918.

"*To the Presidents of all Affiliated Societies, National Fraternal Congress of America.*

"*Gentlemen:* On the invitation of the Secretary of the Treasury a meeting, attended by some 400 or more of the leading fraternalists of the United States, was held in the City of Washington, December 13, 1917, to consider plans, whereby the fraternal societies could be of assistance to the government during the period of the present war.

"This conference resulted in the adoption of a resolution pledging the societies to do all in their power to aid the government in the prosecution of the war and the appointment of a committee to suggest to the affiliated societies of the National Fraternal Congress of America ways and means for carrying into operation plans that would be of practical benefit to the managing officials of the different war activities in Washington.

"At a meeting of the Presidents' Section of the Congress, held in Chicago, February 21, 1918, that committee presented a comprehensive report embodying certain recommendations. The report and recommendations were given very careful consideration, and on motion were unanimously adopted and ordered referred to the Executive Committee of the Congress with the recommendation that such action be taken by the Executive Committee as seems to it right and proper.

"At a subsequent meeting of the Executive Committee the following recommendations were adopted:

"First. That at the meetings of all subordinate bodies from fifteen to twenty minutes be devoted to appropriate and patriotic service; leaving to the local membership of the various societies to prepare and present such service as may be in keeping with their various ceremonials.

"Second. To organize in all such subordinate bodies War Savings Societies in accordance with the plan proposed by the government of the United States and which is contained in a printed manual obtainable from the chairman of the special committee named below. That all subordinate bodies invite into their meetings, at appropriate times, speakers which the government is providing in all parts of the country and known as 'Four Minute Men and Women,' to address them on the subject of war activities and especially upon the great necessity for savings and thrift at this time.

"Third. That the conservation of our resources, especially of food, fuel, and clothing supplies, be urged upon the membership, both by the officials of the supreme bodies and through the medium of the speakers suggested above.

"Fourth. That so far as possible surplus funds of our societies be invested in United States or Dominion of Canada government securities.

"A committee of five has been appointed by this Committee to be known as a War Savings Committee of the National Fraternal Congress of America to coöperate with the Federal War Savings Committee in enlisting the support of the affiliated societies of the Congress in interesting their members through their subordinate bodies in war savings activities. It being the desire of the executive committee to give to the special committee full authority to prepare such propaganda as the committee may, from time to time desire, the same to be disseminated through the general offices of the various societies. Said committee being as follows: A. L. Hereford, Springfield, Ill., Chairman; William Montgomery, Julia Ward Clingen, A. R. Talbot, W. E. Hyde.

"All requests for information or literature should be addressed to the chairman of the above committee.

"By authority of the Executive
Committee,
R. H. GERARD, *President;*
W. E. FUTCH, *Secretary.*"

The following letter issued by the U. S. Food Administration of Indiana has been sent to the Scribe of each Court in the State but it is so practical and helpful we give it herewith for the benefit of all our members:

"*To the Lodges and Clubs of Indiana:*

"Our food situation—especially in regard to sugar and wheat—has assumed a very serious aspect and I make this direct appeal to your members not to serve banquets or between-meal refreshments. The same appeal has been sent to all the grade schools, high schools and colleges in the state to refrain from any unnecessary consumption of food whatever. By being satisfied with the regular three meals a day we throw our assistance on the side of the U. S. Army and associates; *by indulging in banquets and between-meal refreshments we sap the vitality from our own forces.* Care in eating is a new manifestation of patriotism and it will help win the war. For the duration of the war the U. S. Food Administration will look for your coöperation. Sincerely yours, H. E. Barnard, Federal Food Administrator for Indiana."

The CHARIOT

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Nat'l Fraternal Press Association
1918

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. GERARD, M. D. .... Supreme Chief
JNO. C. SNYDER .... Supreme Scribe
S. E. VORIS ...... Supreme Keeper of Tribute
J. F. DAVIDSON, M. D. .. Sup. Medical Examiner

GILBERT HOWELL .... EDITOR
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.

Typographical Union Label Crawfordsville

APRIL, 1918

"I pledge allegiance to the American flag and to the Republic for which it stands—one nation, indivisible, with liberty and justice for all."

While you are insurable is the time to take membership in Ben-Hur.

THE Scribe of Ben-Hur Court No. 15, Ft. Wayne, Indiana, reports that during the month of March he sold $48.00 worth of Thrift Savings Stamps to the members who called to make their regular payments. This is a most practical way to help "win the war" and we trust other Scribes will do likewise.

ROBERT B. TULLIS, the seventeen-year-old son of Sister Virginia L. Tullis, of 1105 Broad Street, Wichita Falls, Texas, left home February 17, stating that he wished to join the Navy, and since that date nothing has been heard from him. Any information as to his whereabouts will be greatly appreciated by the anxious mother. Address as above.

WE are advised by Brother A. W. Campbell, Scribe of Esther Court No. 4 of Hamilton, Ohio, that the Court and a few of its members have proved their loyalty and patriotism in a most practical way, having purchased $458.00 worth of War Savings Stamps, and are not yet through with their campaign among the friends and citizens of Hamilton.

WE are advised by the Scribe of Tulsa Court No. 8 of Tulsa, Oklahoma, that the Tirzah Club of their Court has done a wonderful work for the Red Cross in their city, having prepared and delivered to the local chapter of the Red Cross; 1281 assorted bandages, together with 80 triangular slings, 12 pneumonia jackets, 12 pads, 78 pair knitted socks, 52 knitted sweaters, 2 pair knitted wristlets, and 2 knitted helmets, and they are still at work.

THE CHARIOT would extend sympathies to our State Manager, Brother P. O. Bowers and wife, in the death of the latter's father, Brother Jno. M. Faust, whoes death occurred at his country home five miles south of Crawfordsville, Thursday, March 6. Brother Faust was in his seventy-seventh year and was a highly respected and lifelong resident of this county. He was one of the leading men in Montgomery county and had been a member of the Masonic Order for more than fifty-four years.

WE regret that some few Scribes did not comply with the requirements of the law in the nomination of Supreme Representatives and Alternates, and failed to return the official blanks sent out by the Supreme Scribe, depending on some statement in a letter that their Court had nominated a candidate for Representative. No nomination was accepted unless reported upon the regular blanks as prescribed by the law. The name of the nominee not reported as provided by the Laws of the Order did not appear upon the official ballot.

We trust these Scribes will not make the same mistake in reporting the vote of their Court, as the votes must be upon the *blanks furnished by the Supreme Tribe* and received by the Supreme Scribe *not later than May 1, 1918.*

OFFICIAL PROCLAMATION

To the Officers and Members of the Tribe of Ben-Hur, Greeting:

The Supreme Tribe of Ben-Hur will hold its Eleventh regular session in the city of Crawfordsville, Indiana, beginning on Tuesday, June 4, 1918, at 10 o'clock a. m.

The Supreme Tribe of Ben-Hur is composed of its accredited representatives, who may be duly elected in accordance with the Laws of the Order, the members of standing, or special committees and the Supreme Officers, as provided by the Constitution and Laws of the Order.

A Deputy who holds a contract with the Supreme Tribe of Ben-Hur and receives compensation for field work will not be eligible to the office of Supreme Representative.

None but Past Chiefs, duly commissioned, and who are beneficial members in good standing, are eligible to the office of Supreme Representative.

For the information of the membership, the Sections of the Law relative to the mode of nominating and electing Supreme Representatives have been published in a preceding issue of The Chariot. The Executive Committee has apportioned the various States and Jurisdictions into Districts, and alloted the number of Representatives and Alternates to which each State or Jurisdiction is entitled, together with a description of the boundaries of each District, as provided by the Laws of the Order, and a printed list of the nominees for Representatives has been sent to the Scribe of each Court in the Jurisdiction to which said Court belongs, which list shall be read at a regular or special session of the Court, at the first meeting after the printed list is received from the Supreme Scribe, but the election of the Supreme Representative cannot be held before April 1, nor later than April 25, 1918, and must be forwarded to the Supreme Scribe not later than May 1, 1918.

Fraternally in T. B. H.,

(Seal.)

R. H. Gerard.
Supreme Chief

Attest:

Jno. C. Snyder
Supreme Scribe

THE CHARIOT would again call the attention of our members to the fact that it is almost impossible to procure halftones from a flashlight photograph. We are always glad to use photographs of degree teams, etc., but they must be sufficiently strong to get a good half-tone. Kindly bear this in mind when sending photographs of degree teams, floats, etc., to use in THE CHARIOT, and do not send any more flashlight photographs for we cannot use them.

We are pleased to note the general interest of our members and the various Courts in the purchase of War Savings Stamps and Liberty Loan Bonds.

We are advised that Progressive Court No. 166 of Hammond, Indiana, has purchased during the month of February Savings Stamps to the amount of $103.05; for the month of February Eros Court No. 27 of Saginaw, Michigan, purchased $12.50 worth of Thrift Stamps; for the month of February Morehouse Court No. 10 of Morehouse purchased Liberty Loan Bonds $100.00 and Savings Stamps $25.00. A number of other Courts have made purchases which have not been reported to us.

New Court Instituted

Saturday, March 16, Greater Pittsburg Court No. 50 was instituted in Pittsburg, Pa., under the direction of Brother W. J. Ball, who was ably assisted in procuring the fine class of people by Doctors Negley.

Monday evening, March 18, a large class of candidates was duly initiated. Our Supreme Chief, Dr. R. H. Gerard, and the Editor of THE CHARIOT, Gilbert Howell, were present and assisted in the initiatory work. A splendid class of young people was given the degree work and the prospects for Ben-Hur in Allegheny county under Brother Ball's management are most promising.

The official ballot containing the names of Supreme Representatives who have been duly nominated, in accordance with the General Laws, has been mailed to the Scribe of each and every Court, but if for some reason the ballot and blank has not been received, such Scribe should write immediately to the Supreme Scribe and request that a duplicate ballot and blank be forwarded.

The provision of the General Laws regulating the election of Supreme Representatives provides, *"That the election shall not be made before April 1, nor later than April 25, and the vote of the Court must be reported upon the blank furnished by the Supreme Tribe, bearing the seal of the Court and the signature of both Chief and Scribe. This must be received by the Supreme Scribe not later than May 1, 1918."*

This is very important, as the vote of the Court written on a letter, or sent with other reports, and not made upon the official blank furnished by the Supreme Office and returned on or before May 1, 1918, will not be counted.

Attention, Indiana Members

At the invitation of the Secretary of the Treasury, W. G. McAdoo, a special meeting was called in the hall of the House of Representatives, Indianapolis, Indiana, and the fraternalists present arranged for the general and universal observance of a "Special Patriotic Fraternal Week" throughout the entire State of Indiana, to be observed by each local lodge or subordinate body by whatever name known. The date designated is for the week commencing Monday, April 15, and the Federal Government recommends and urges the observance of the above week by each Society.

The purpose of this appeal is to urge each member to voluntarily offer his or her services to the local committee in charge of the Liberty Loan campaigns and sale of Thrift and War Savings Stamps. This is not a separate committee or distinct organization, but is an appeal to each and every fraternal member to do all within his or her power in helping to win this war, by assisting in the work, and by coöperating and working with the organizations already established in the community for such patriotic work.

An official communication will be mailed to the Scribe of each Court in the Tribe of Ben-Hur by our Supreme Chief outlining the plan of the work, and a similar letter will be sent to the Secretary of each of the Fraternal Societies in the State by the proper head official of such Society; thus giving all the Fraternalists of Indiana an opportunity to do their full patriotic duty in the work at hand.

LET a man have an aim, a purpose, and opportunities to attain his end will start forth like buds in the spring.

New Addressograph System

THE CHARIOT has incurred quite a little expense by installing the best and most improved up-to-date Addressograph Mailing System for sending THE CHARIOT to each and every member. There is a separate metal plate giving the name, street number, and post office address, also the number of certificate and amount of monthly payment of each member. The names are arranged by Courts in the various States, and the lists are used by the Auditors in our Supreme Scribe's department for checking up the monthly reports. In future when a Scribe fails to give us the correct street address for members in his Court and the Postmaster returns THE CHARIOT with instructions to discontinue same, such CHARIOTS will be sent in care of the Scribe at the address as recorded here in the Supreme Office. We cannot strike the name of a member in good standing from the list, for by so doing the member becomes suspended. Therefore it is absolutely necessary that we have a correct address for each member and we trust the members will coöperate with the Scribes in the various Courts by reporting any change of address, but where a member sends in request for change of address, do not fail to give the name and number of the Court in which membership is held.

The efficiency of this new system will depend upon the Scribes and the individual members of our various Courts by giving the correct address of each and every member. The Addressograph has been installed for the benefit of our members and we trust they will assist us in perfecting the system for their good and benefit.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of March, 1918.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37. Buffalo N. Y.**	**1499**
2	Empire City No. 84, New York, N. Y.	461
3	Palestine No. 2, Olean, N. Y.	229
4	Electric City, No. 75, Schenectady, N.Y.	194
5	Genesee Valley, 18, Rochester N.Y.	178
6	Jefferson No. 24 Watertown, N. Y.	161
7	Balthasar No. 77, Troy, N. Y.	105

Kentucky

1	Kentucky No. 11, Louisville, Ky	1140
2	Henderson No. 3, Henderson, Ky.	361
3	Jehovah No. 4, Louisville, Ky.	332
4	Ludlow No. 9, Ludlow, Ky.	215
5	Covington No. 2, Covington, Ky	142
6	Ashland No. 42, Ashland, Ky.,	117

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1120
2	Balthasar No. 9, Crawfordsville, Ind.	853
3	Esther No. 4, Terre Haute, Ind.	766
4	Crescent City No. 122, Evansville, Ind.	658
5	Arrius No. 5, Indianapolis, Ind.	580
6	Simonides No. 1, Crawfordsville, Ind.	513
7	Marion No. 48, Marion, Ind.	403
8	Washington, 169, Washington, Ind.	313
9	Princeton No. 43, Princeton, Ind.	288
10	Aldebaran No. 16, Peru, Ind.,	273
11	Kendallville No. 20, Kendallville Ind.	261
12	Malluch No. 45, Vincennes, Ind.	254
13	Vincennes No. 243, Vincennes, Ind.	250
14	Huntington No. 68, Huntington, Ind.	245
15	Vanderburgh No. 127, Evansville, Ind	231
16	Wabash No. 23, Wabash, Ind.	227
17	Decatur No. 156, Decatur, Ind.	215
18	Elkhart No. 72, Elkhart, Ind.	215
19	Orontes No. 77, Shelbyville, Ind	212
20	Beech Tree No. 211, South Bend, Ind.	212
21	Castalia No. 13, Muncie, Ind.	210
22	Evening Star, No. 231, Evansville, Ind.	206
23	South Bend, No. 41, South Bend, Ind	196
24	Queen City, No. 153, Marion, Ind.	187
25	Greencastle No. 102, Greencastle, Ind.	186
26	Kokomo No. 33, Kokomo, Ind	183
27	Oolitic, No. 54, Bedford, Ind.	173
28	Richmond, No. 42, Richmond Ind.	171
29	Columbia City 92, Columbia City, Ind.	164
30	Logansport No. 233, Logansport, Ind.	159
31	Isis No. 32, Anderson, Ind.	151
32	Chariot No. 38, Lafayette, Ind	148
33	Boonville No. 59, Boonville, Ind.	142
34	Hartford City, 36, Hartford City, Ind.	136
35	Posey No. 105, Mt. Vernon, Ind.	136
36	Progressive No. 166, Hammond, Ind.	134
37	Antioch No. 12, Garrett, Ind.	131
38	Maple City No. 125, LaPorte, Ind.	126
39	Germania No. 165, Evansville, Ind.	124
40	Corydon, No. 184, Corydon, Ind	115
41	Bismarck No. 134, Terre Haute, Ind.	110
42	Sandborn No. 67, Sandborn, Ind.	107
43	Tennyson No. 203, Tennyson, Ind.	106

Ohio

1	Portsmouth No. 109, Portsmouth, O.	1036
2	Forest City No. 15, Cleveland, O.	617
3	Ilderim, No. 1, Dayton, O.	490
4	Esther No. 4, Hamilton, O.	406
5	Lew Wallace No. 189. Dayton, O.	383
6	Washington No. 43, Toledo, O.	342
7	Canton No. 57, Canton, O.	307
8	Springfield No. 31, Springfield, O.	283
9	Crockery City No. 111, E. Liv'r'l, O.	257
10	Lincoln No. 23, Lima, O.	250
11	Toledo No. 34, Toledo, O.	238
12	Butler No. 99. Hamilton, O.	177
13	Ben-Hur No. 7, Findlay, O.	174
14	Mars No. 151, Cincinnati, O.	167
15	Athenian No. 80, Warren, O.	146
16	Aldebaran No. 14, Youngstown, O.	137
17	Akron No. 243, Akron, O,	137
18	Balthasar No. 3, Cincinnati. O	133
19	Columbus No. 213, Columbus, O.	128
20	Lincoln Heights No. 112, Cleveland	110

Illinois

1	Triumph No. 17, Decatur, Ill.	715
2	Ithamar No. 1, Danville, Ill.	504
3	Centralia No. 153, Centralia, Ill.,	489
4	Caledonia No. 59, Urbana, Ill.	435
5	E. St. Louis No. 136, E. St. Louis, Ill.	430
6	Balthasar No. 2, Champaign, Ill.,	354
7	Miriam No. 11, Kensington, Ill.	280
8	Galesburg No. 50, Galesburg, Ill	235
9	Lawrenceville, 86, Lawrenceville, Ill.	228
10	Friendship No. 61, Chicago, Ill.	221
11	Danville No. 474, Danville, Ill.	211
12	Castalia, No. 154, Joliet, Ill.	205
13	Granite No. 144, Granite City, Ill.	202
14	Valhalla No. 63, Chicago, Ill	195
15	Harrisburg No. 116, Harrisburg, Ill.	192
16	Mt. Vernon No. 115, Mt. Vernon, Ill	186
17	Vojta Naprsten No. 176, Chicago, Ill.	184
18	Fox River No. 508, Aurora, Ill.	175
19	Waukegan No. 76, Waukegan, Ill.	175
20	Mira No. 97, Mt. Carmel, Ill	172
21	Metropolis No. 181, Metropolis, Ill.	169
22	J. C. Hale No. 149, Mattoon, Ill.	168
23	Damascus No. 41, Springfield, Ill.	166
24	Kankakee No. 91, Kankakee, Ill.	162
25	Murphysboro No. 222, Murphysboro, Ill.	162
26	Melchior No. 27, Charleston, Ill	160
27	Vodnany No. 333, Chicago, Ill.	159
28	K. J. Poniatowski No. 240, Chicago, Ill.	155
29	Effingham No. 36, Effingham, Ill.	152
30	Olney No. 12, Olney, Ill.	149
31	Vlastimel, No. 186 Chicago Ill.,	149
32	Guiding Star No. 271, Springfield, Ill.,	146
33	Mt. Carmel No, 453, Mt. Carmel, Ill.	142
34	Grayville No. 28, Grayville, Ill.	124
35	Linne No. 262, Rockford, Ill.	121
36	Litchfield No. 169, Litchfield, Ill.	117
37	Auburn No. 49, Auburn Park, Ill.	116
38	Kewanee No. 258, Kewanee, Ill.	113
39	Cairo No. 171, Cairo, Ill.	107
40	Robinson No. 48, Robinson, Ill.	106
41	Superior No. 372, South Chicago, Ill.	102
42	Madison No. 200, Madison, Ill.	102
43	Paris No. 4, Paris, Ill.	100

Iowa

1	Aldebaran No. 12, Cedar Rapids, Ia.	664
2	Melchior No. 3, Waterloo, Ia.	577
3	Tirzah No. 3, Mason City, Iowa	304
4	Cedar Rapids, No. 65, Cedar Rapids, Ia.	226
5	Roman No. 98, Sioux City, Ia.	198
6	Jewel No. 2, Council Bluffs, Ia.	152

Tennessee

1	Usona No. 36, Memphis, Tenn.	498
2	Nashville No. 100, Nashville, Tenn.	326
3	Ben-Hur No. 1, Knoxville, Tenn,	145

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	480
2	Lincoln No. 118, Lincoln, Neb.	324
3	Mecca No. 13, Omaha, Neb.	275
4	York No. 61, York, Neb.	124
5	Fontenell No. 158, Omaha, Neb.	103

Missouri

1	Carnation No. 7, Kennett, Mo.	476
2	Century No. 26, St. Louis, Mo	336
3	Iris No. 141, Springfield, Mo.	180
4	Independence No. 159, Dexter, Mo.	179
5	Morehouse No. 10, Morehouse, Mo.	150
6	Lone Rock No, 156, Chaffee, Mo.	127
7	Sikeston No. 9, Sikeston, Mo.	118
8	Golden Rod No, 22, St. Joseph, Mo.	111
9	Senath No. 85, Senath, Mo.	105
10	Benton No. 143, St. Louis, Mo.	104
11	Simonides No. 61. St. Louis, Mo.	102
12	Mizpah No. 90, Carwell, Mo.	100

Mississippi

1	Meridian No. 2, Meridian, Miss,	358

Pennsylvania

1	Keystone No. 1, Bradford, Pa.	348
2	Pioneer No. 42, Scranton, Pa.	346
3	New Kensington, 11, N. Kensington, Pa.	237
4	Lew Wallace No. 17, Meadville, Pa.	281
5	Harmony No. 43, Sharon, Pa.	254
6	Benj. Franklin No. 97, Phila' Pa.	223
7	Trevyline No. 12, Jeannette, Pa.	154
8	Rigel, No. 9, Newcastle, Pa.	139
9	Arrius No. 4, Braddock, Pa.	135

W. Virginia

1	Parkersburg No. 1, Parkersburg, W.Va.	313
2	Huntington No. 15, Huntington, W.Va.	126

Michigan

1	Fort No. 130, Detroit, Mich.	311
2	Eros No. 27, Saginaw, Mich,	264
3	Union No. 159, Detroit, Mich.,	154
4	Queen No. 43, Battle Creek, Mich	149
5	Ilderim No. 9. Jackson, Mich.	126
6	Kalamazoo, No. 4, Kalamazoo, Mich.	124
7	Ben-Hur No. 1, Flint, Mich.	111
8	Peerless No, 100, Lansing, Mich.	110
9	Mars No. 31, Bay City, Mich.	110
10	State No, 150, Detroit Mich.	106

Washington

1	Tacoma No. 2, Tacoma, Wash.	291

Texas

1	Tirzah No. 10, Dallas, Tex.	276
2	Ithamar No. 3, Cleburne, Tex.	258
3	Lone Star No. 1 Ft. Worth, Tex.	245
4	Simonides No. 11, Marshall, Tex.	222
5	Arrius No. 68, Wichita Falls, Tex.	177
6	Greenville No. 39, Greenville, Tex.	170
7	Ben-Hur No. 5, Houston, Tex.	123

Virginia

1	Roanoke No. 4, Roanoke, Va.	264

Alabama

1	Birmingham, No. 1, Birmi'ham, Ala.	246
2	Florala No. 42, Florala, Ala.,	101

Arkansas

1	Esther No. 3, Jonesboro, Ark	210
2	Egyptian No. 4, Paragould, Ark	192
3	Century No. 10, Wynne, Ark.	128
4	Argenta No. 71, Argenta, Ark.	124
5	Rose City No. 40, Little Rock, Ark.	123

Oregon

1	Ben-Hur No. 9, Portland, Ore	208

California

1	Los Angeles, No. 19, Los Angeles, Cal.	197
2	Simonides No. 4. Los Angeles, Cal.	104

District of Columbia

1	Washington No. 1, Washington, D. C.,	174

Georgia

1	Whitfield No, 7, Savannah, Ga.	165
2	Progressive No. 24, Atlanta, Ga.	148

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	140
2	Maryland No. 1, Baltimore, Md.	107

Colorado

1	Sterling No. 16, Sterling, Colo.	139

Oklahoma

1	Ben-Hur No. 76, Muskogee, Okla.	133
2	Oklahoma No. 1, Oklahoma City, Okla.	116
3	Tulsa No, 8, Tulsa, Okla.	110

Kansas

1	Junction City No. 2, Junction City, Kans.	133

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	129

Louisiana

1	Star of Bethlehem No. 6, New Orleans	115
2	Lafayette No. 1, Lafayette, La.	109

One life out of every nine is liable to rejection for insurance; therefore, when you have protection, don't let go.

Price List

Badges, members, per dozen	$3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	.10
Ballot, boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.50
Scribe's Cash Book, No. 250	1.00
Scribe's Cash Book No. 500	1.50
Scribe's Cash Book, Leather Bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen.	1.00
Scribe's receipts, with name and number of Court, per thousand	2.50
Seals, each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6¾, for Scribe.	2.00
1,000 envelopes, 6¾, for Scribe.	3.50
Seven Pointed Star Pin, Solid Gold, No. 200	1.50
Star with cross and chain, solid gold, No. 198	2.00
Electro button or pin, No. 186	.35
Rolled gold button or pin, No. 187	.50
Solid gold button or pin, No. 188	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Table 4, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

AGE	Table 2	Table 3	Table 4
18	$1 00	$1 05	$ 91
19	1 02	1 07	92
20	1 04	1 09	94
21	1 07	1 12	96
22	1 09	1 15	98
23	1 12	1 18	1 00
24	1 15	1 22	1 02
25	1 19	1 26	1 04
26	1 22	1 30	1 07
27	1 26	1 34	1 09
28	1 30	1 38	1 12
29	1 34	1 43	1 15
30	1 39	1 48	1 18
31	1 44	1 53	1 21
32	1 49	1 58	1 24
33	1 54	1 64	1 28
34	1 59	1 70	1 32
35	1 64	1 77	1 36
36	1 71	1 84	1 40
37	1 78	1 92	1 44
38	1 84	1 99	1 48
39	1 91	2 07	1 53
40	1 99	2 16	1 58
41	2 07	2 25	1 64
42	2 15	2 35	1 69
43	2 25	2 46	1 75
44	2 35	2 57	1 81
45	2 45	2 70	1 88
46	2 56	2 83	1 94
47	2 68	2 96	2 02
48	2 80	3 10	2 09
49	2 93	3 26	2 17
50	3 06	3 42	2 26
51	3 21	3 60	2 35
52	3 37	3 79	2 44
53	3 54	4 00	2 54
54	3 72	4 22	2 65
55	3 91	4 46	2 76

Certificates will be issued for $250, or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class B may transfer at attained age without re-examination from Term Table 4 to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made on or before reaching the age of fifty-five.

War Funds

THE third Liberty Loan is to be formally offered to the people in a campaign beginning April 6. While it was of immense advantage in every way to secure such spontaneous and general support as marked the floating of the two preceding loans, yet it is of still greater importance that the third Liberty Loan shall eclipse all previous records. The Kaiser will doubtless look for signs of war-weariness as the response to this call is being tabulated. The buyer of Liberty Bonds becomes more and more a very essential factor in winning the war. It will require not millions but billions of money to finance the government each year during the period of the war and the only way to raise the amount necessary is through taxation and bond issues. The purchaser of Liberty Bonds is not making a donation but is taking advantage of the best form of investment known. When the subscription books are opened for the third Liberty Loan we shall do well to make sure that our patriotism is on straight.

Our highest happiness is in easing the burdens of others, and sharing the sorrow of a soul cast down.—*Fraternity.*

WANTED—Three men as District Deputies for Kentucky. Only men of capability need apply, but to such I will give a most attractive contract.

Fraternal Life Insurance was never more popular than it is today and the time never more opportune for live active workers. The Tribe of Ben-Hur is financially the strongest and safest of our Fraternal Societies. Apply to SPALDING E. MICHOT, State Manager, 708 Realty Bldg., Louisville, Ky.

Play Piano In One Hour for Two Cents!

Would you give two pennies to learn to play the piano or organ in one eveniug? Impossible! No, not at all. Thousands of others who never played before played their first piece in just a few minutes. **Then why can't you?**

John H. Ferguson, Acme, Alta., Canada, says: "I was not a little amazed when I found I could play in a few minutes." V. R. Perkins, Romney, Ind., says: "I studied 'Easy Form' music fifteen minutes and then started to play." Thousands of similar reports are in our files. Doesn't this convince you that you can play by this wonderful new method?

LEARN The NEW WAY

Lessons Free

This wonderful new EASY FORM Music is written without notes. Anyone can read and play it. You do not need to know anything about music to be able to play in one hour or less. No teacher. No correspondence lessons by mail.

Pay not one cent for five days' instruction free. simply send us two cent postal stating: "I do not read or play music and am interested in the new EASY FORM Way to play." Also be sure to tell us the number of white keys on your piano or organ.

If you find you can play AT ONCE and wish to keep the 100 beautiful selections—songs and instrumental pieces—you can pay for them at our Special Half price, only 6½c per copy, in monthly payments so small that you will never miss them. Otherwise, you can return them and owe us absolutely nothing for music or your instruction for five days. Send a postal today—now—before this remarkable offer is withdrawn.

Easy Method Music Co., 295 Clarkson Bldg., Chicago.

TRIBE OF BEN-HUR

Reminder of Monthly Payments

To Beneficial Members Tribe Ben-Hur:

The Regular Monthly Payment on your Beneficial Certificate for the month of April, 1918, is now due and must be paid to the Scribe of your Court on or before, the 25th day of this month without notice.

In event of your failure to pay the monthly payment you will stand suspended without notice, as provided by our laws.

Fraternally in T. B. H.,

JNO. C. SNYDER, Sup. Scribe.

Crawfordsville, Indiana.

April 1, 1918.

UNDER THE PALMS

The Service Flag

Dear little flag in the window there,
Hung with a tear and a woman's prayer;
Child of Old Glory, born with a star—
Oh, what a wonderful flag you are!

Blue is your star in its field of white,
Dipped in the red that was born of fight;
Born of the blood that our forbears shed
To praise your mother, The Flag, o'erhead.

And now you've come, in this frenzied day,
To speak from a window—to speak and say:
"I am the voice of a soldier son
Gone to be gone till the victory's won.

"I am the flag of The Service, sir;
The flag of his mother—I speak for her
Who stands by my window and waits and fears,
But hides from others her unwept tears.

"I am the flag of the wives who wait
For the safe return of a martial mate,
A mate gone forth where the war god thrives
To save from sacrifice other men's wives.

"I am the flag of the sweethearts true;
The often unthought of—the sisters, too,
I am the flag of a mother's son
And won't come down till the victory's won!"

Dear little flag in the window there,
Hung with a tear and a woman's prayer;
Child of Old Glory, born with a star—
Oh, what a wonderful flag you are!
—*William Herchell in the Indianapolis News.*

CHICAGO CORNER

The members of Humboldt Court No. 45 attending the meeting of February 21, will surely agree that it was one of the most enjoyable ever had, and we have had some good meetings. It was our pleasure to welcome our Supreme Scribe, Brother John C. Snyder, also Brother H. Jeffs, Cook County Manager; and a large delegation of Tirzah girls from Valhalla Court, also members of that and Friendship Court. Brother Snyder gave a very interesting talk pertaining to conditions of our Order, and the duty of all members of Ben-Hur to their country in the present crisis.

Brother Jeffs invited all members to get busy and secure at least $1,000 insurance, which will entitle any member to a free plate at the grand banquet at the La Salle Hotel. We are very glad that so many members from Friendship Court attended, and hope they will visit us again.

Just a few words about Humboldt Court. We are going to hustle for new members. We have lately initiated six young men. This is a start for our Base Ball Club, which we intend to put in the field this summer to play other Courts of the Tribe of Ben-Hur. We need a few more as our Court consists of men only and if there are any young men or old, too bashful to join a mixed Court, they will find a cordial welcome with us. We try to help all our members to the best of our ability, though only a bachelor's Court. It has been our custom in years past to look up families in need, and present them with Christmas baskets. We distributed twelve last Christmas and the letters received, repaid us tenfold.

We are always pleased to welcome visitors and try to make them feel at home. We meet the first and third Thursday of each month. On April 10, we will give an oldtime "Calico Hop" at Wicker Park Hall. A cordial invitation is extended to members of sister Courts.
Reporter.

Miriam Court No. 11 celebrated the occasion of their Twenty-Second Anniversary Wednesday evening, March 13. The hall was filled with members of the Court and their guests. Every Court on the south side of the city being represented. Two new members, Mr. and Mrs. Bertram Tabor, were given the obligation of the Order and two admitted by transfer, Mrs. Catherine Thierry from Gerard Court, St. Paul, Minn., and Mr. Geo. Schaaff from Knickerbocker Court No. 119, New York City. The entertainment furnished by the committee was enjoyed by all. Mr. Sam Gailbraith, the best Scotch comedian in America, thrilled the audience with his Scotch songs and humor. His talented daughter, Nellie Gailbraith, also brought forth rounds of applause for her perfectly executed Scotch and Irish dances. Our Chief, Sister Matz, and Mr. Will Rosser also entertained. Sister Matz with a reading and Mr. Rosser with a monologue. Brother Gilbert Howell of Crawfordsville, Ind., made the address of the evening. His remarks were both entertaining and instructive. Brother Howell was voted a grand good fellow by all present, and it is the wish of the members of Meriam Court that we have the pleasure of having him as our guest on future occasions. Brother Jeffs, our Cook County Manager, was present and helped in his usual good way. Lunch followed the entertainment. The evening passed only too soon and Meriam Court had added another to the many pleasant anniversaries of the past.
Reporter.

The dance given by "The Tirzah Girls" of Friendship Court No. 61 proved quite a success, both financially and socially. Much credit is due Sisters Mildred Kennedy and Viola Wasec, in disposing of tickets, while the other girls worked equally as hard to make it a success. Remember our "Bunco Party" on April 10.

Our two meetings of last month have both been unusually interesting. Dr. Jno. Dill Robertson, Health Commissioner of Chicago, gave us a most enjoyable talk recently, while members of ours and other Courts helped to have a nice program, along with the discourse.

Friendship Court was well represented at Humboldt Court February 21, Brighton on February 22, Fernwood on February 19, and Miriam on March 13. On all occasions, those present greatly enjoyed themselves.

Death has again entered our midst, and on March 5, claimed for its own, Brother Daniel Kerwin. Interment was made at Mt. Carmel on Saturday, March 9. Our sincere sympathy goes to the bereaved family.

Are you going to be at the Campaign Dinner in May? *If not—Why not?*
Correspondent.

Illinois

Mt. Carmel, Ill.—Mira Court, No. 94, which is now in the midst of a big membership campaign, under the direction of District Deputy L. A. McReynolds, held a splendid meeting Monday night, March 4. During the regular business session four candidates were initiated and the applications of several others were received. Following this the members enjoyed a dance and social session, there being thirty couples on the floor. Later a fine banquet was spread.

As a feature of the membership campaign, Brother McReynolds has arranged to give a banquet at the Palace of Sweets on the night of April 15. In order to attend this banquet the member must sell at least $1,000 worth of insurance and judging from the interest taken and the hustling the individual members are doing, there will be a pretty good attendance of the members at the spread.
Reporter.

Litchfield, Ill.—Thursday, March 7, was a Booster Meeting long to be remembered and was enjoyed by all present. Deputy Supreme Chief, A. Chas. Utterbeck, was with us, and as he is among the best posted insurance representatives in this county, he caused us to open our eyes to the fact that Ben-Hur insurance is progressive and second to none. The objects and work of the Tribe of Ben-Hur are to protect the widow and orphan, and based upon solid adequate rates shall forever stand. So fear not, for our rates are adequate and our doors are swung wide open to welcome Brother Utterbeck's big class of two hundred new members in the next thirty days. So let every member be a booster in this grand and noble cause, for there's no better protection for your loved ones than a certificate in the Tribe of Ben-Hur.
A. E. Bargfield, Chief.
A. R. Stansifer, Scribe.

Iowa

Cedar Rapids, Iowa.—The members of Cedar Rapids Court No. 65 gave their annual supper Tuesday evening at the K. of P. Hall. The supper was served at 7:00 p. m. and more than 100 members with their families were present. The long tables were decorated with cut flowers and presented a pleasing sight. We had as our guest of honor our new State Manager, Brother W. N. Steele, of Crawfordsville, Indiana. Informal talks were given. after which dancing was enjoyed and a delightful social hour enjoyed by all.

The success of the evening was largely due to the efforts of the efficient committee, under the competent supervision of Sister Mary Ford. We have organized a Booster Club, and are planning to initiate a large class of candidates March 26.
Scribe.

Cedar Rapids, Iowa.—Aldebaran Court No. 12, was hostess to three hundred guests Friday evening, February 22. Melchior Court No. 8 of Waterloo, Iowa, sent a delegation of seventy. From five until seven a banquet was served in Ben-Hur hall, after which the full initiation was given to one of the largest classes ever taken into the Order.

W. B. McGinnis of Waterloo, retiring State Manager, gave a very pleasing address, introducing W. N. Steele of Crawfordsville, Ind., who takes charge of the work. Mr. Steele gave an interesting talk and in a very pleasing manner presented Rowley Parsons, former Chief of Aldebaran Court, with a smoking cabinet. Charles Kenyon then surprised Mr. McGinnis with a handsome cut glass bowl.

Mrs. Kenyon, Chief and Deputy of Aldebaran Court, has often remarked she wished for only two things. First, to bring her Court up to first and largest in the State, and, second, a bird for a companion in her home. Last night she got both. The members of her Court presented her with a beautiful singer and cage. She named her bird Ben-Hur. Mr. Butterfield, of Waterloo, presented her with the state banner, thereby giving her the honor of the largest Court in Iowa.

Refreshments were served during the evening and Mr. Kenyon presented the prizes to the members bringing in the most business during the last month. Mrs. Clements winning the $10, Mrs. Fortner $5 and Mrs. Shrives $2. Brother McCarty of Waterloo extended a cordial invitation to all members of Aldebaran Court to visit Waterloo March 29. At that time Melchior Court will initiate a large class.
Correspondent.

Georgia

Savannah, Ga.—In the absence of a regular Deputy, our State Manager has made a very attractive offer to the Court for new members, and we have made our entire membership the Deputy Force. The Court and members will each be benefited. Each member is urged to visit our next meeting and learn how you may not only aid your Court and yourself but also the entire Order.

Sisters Tresselt, Whitzell, Love, Sease, Seage, and other loyal lady members, together with Brothers Anderson, Touch, Love, Bentley and many others promise to land a number of new members during the coming weeks, and to do everything possible to place our Court again in the lead. What will *you* do?
Correspondent.

Atlanta, Ga.—Progressive Court No. 24 continues to show progress. However, that's to be expected for we have Brother Carver as our District Manager, and Sister Owen as Scribe. With such leaders any Court could and would show progress, and when that Court is located in the City of Atlanta—no other result could be had than progress and continued progress. We will soon be able to move into even larger quarters, and Brother Carver is now planning to so increase our membership that we may be able to send the largest delegation of any territory to the next State Meeting.

Our Booster Committee is just getting into shape, and will show results in the near future. We meet every Thursday night. Like to have you with us. May we expect you? How about bringing along that new member?
A Worker.

Missouri

Springfield, Mo.—Thursday evening, March 14, Iris Court No. 141 was presented with the State Prize Banner by State Manager Brother Joe A. Treadwell of Kansas City.

Mr. Treadwell made a talk on fraternalism and extended congratulations for the efforts put forth to bring to this Court the banner, stating it was the wish of the supreme officers at Crawfordsville, Ind., that the interest manifested during the past year continue through this. He also commended the members of Iris Court for being first in the state of Missouri and eleventh in the United States, in winning efficiency certificates during the first half of last year.

The banner was presented to W. A. O'Bryan, Chief of the Court, who in response thanked the Supreme Officers and the State Manager for the banner, and assured Mr. Treadwell of a continued and united effort of the entire membership to win the banner again next year. He also assured him of a concerted effort to win the national banner offered for the biggest increase during the year, and indicative of the spirit here he presented him with forty-five new applications for membership.

A delightful patriotic musical program was given and after refreshments were served in the banquet hall, the meeting was concluded with a social dance.
Correspondent.

Indiana

Vincennes, Ind.—March 13, 1918, was a gala day for Ben-Hur in our city. Arrangements had been completed for the first of a series of District Meetings. The Courts within a radius of fifty miles of Vincennes had been invited. Delegations began to arrive soon after noon. The Hall of Vincennes Court No. 243 had been selected as the one most suitable in which to hold the meeting. A large delegation from Olney, Illinois, was the first to arrive, then came a crowd from Terre Haute, headed by Brother Everett Compton, Brother W. L. Denman, with a number of members from his territory, arrived on a later train. At 6:30 a large delegation from Lawrenceville arrived. At 7:30 p. m. Vincennes Court No. 243 held its regular meeting and their Degree Team initiated a class of twenty-two candidates in a most impressive manner followed by a fancy drill. The drill was followed by a special drill given by the team from Olney, Ill., uniformed in patriotic costumes, and which proved a delight for all.

Malluch Court No. 45 also gave a fancy drill followed by refreshments and under "Good of the Order" talks were made by P. O. Bowers, Indiana State Manager; W. L. Denman, Evert Compton and L. W. Plummer, District Managers, and from several visiting members.

Dancing was indulged in until a late hour, so that the visiting members might enjoy themselves until train time. More than three hundred members being present. The date and place of the next "District Meeting" has not yet been determined.
Reporter.

Huntington, Ind.—Tuesday evening, March 19, a good crowd was present and a class of five candidates was given the degree. Brother M. J. Clear of Ft. Wayne was our guest and gave the part of Arrius in a most creditable manner. Brother P. O. Bowers, State Manager, was also present.

Brother H. A. Daake has been appointed District Manager for Huntington County. He has had a wide experience as an organizer, and being a clear cut, energetic young man we predict great things for Ben-Hur in Huntington County.
Reporter.

Crawfordsville, Ind. — Simonides Court No. 1, Tribe of Ben-Hur, celebrated its Twenty-Fourth Anniversary Monday night, March 4, at Ben-Hur Hall, with a banquet and appropriate ceremonies. It was a capacity assembly that filled every seat in the big banquet hall and following a most interesting program there was dancing until a late hour.

There was reason for the confidence and feeling of good cheer that pervaded the members and their guests for not only did the evening mark a most important anniversary, but it also found the Tribe of Ben-Hur finishing a most successful year despite the war and with a brilliant prospect ahead for the coming year.

John C. Snyder acted as toastmaster and "got away" with a most difficult task owing not only to his splendid ability in that line but also because of his great familiarity with the Order and the members. After the singing of America and an invocation by Rev. C. W. Wharton, the menu occupied the attention of the assemblage until Dr. J. F. Davidson was introduced by the toastmaster.

As Dr. J. F. Davidson explained, when giving his brief but interesting history of the Order, the sum of $25,200,000 has been handled by the Order and $18,000,000 has been paid out in sick and death benefits. The members appreciated what a tremendous showing it was and the doctor dwelt succintly on what had been accomplished by the Order. The fact that but six of the original four hundred who gathered at the first meeting were present also served to emphasize the changes that had taken place since D. W. Gerard and Frank L. Snyder first conceived the Order of Ben-Hur and had the vision to plan for an organization reaching out far beyond the narrow confines of the office of Dr. Davidson in which the early meetings were held until it became nationwide in its scope and membership.

That the Ben-Hur was the first Fraternal Order to give women an equal opportunity and how that idea of basic justice to the sex rebounded to the credit and prosperity of the institution was explained by Mrs. C. W. Iliff.

Then followed singing by the Ben-Hur Quartet, a talk on "Supreme Officers, Past and Present," by Gilbert Howell; the tableau, "The Red, White and Blue," a very pretty conception; Mrs. C. W. Iliff, on "The Women of Ben-Hur;" another tableau, "The Battle Cry of Freedom;" an inspiring oration on "Our Members in War Service," by Emerson Ballard; a solo by Mrs. S. P. Templeton; a glimpse into "The Future," by Chief Fannie Abraham, while the closing feature was the singing of "The Star-Spangled Banner," accompanied by another and final tableau.
Reporter.

Evansville, Ind.—The Booster Meeting held February 27, of Vanderburg Court No. 127 was a grand success. The Booster meetings that the Ben-Hur Courts in Evansville have been having for some time have been decided successes, for they show the members who are really the boosters, and we are pleased to state there are a great many loyal members in this vicinity. The Booster meetings serve to unite the Courts of Evansville in one large Fraternal body.

We had as our guest, Brother W. H. Owen, Supreme Organizer, who gave a most interesting talk explaining the advantages of membership in the Tribe of Ben-Hur and in a convincing way impressed those present with the fact that a most competent man was at the head of the organization. Several others gave good talks, after which refreshments were served and dancing was enjoyed.

Friday, March 1, was the date of the big spectacular meeting held at the Court room of Crescent City Court No. 122. The degree work was given in a most beautiful and impressive manner and witnessed by a large class of candidates, our Court has added one hundred and fifty-eight members during the last few weeks. We had as our guests on this occasion, Brothers W. H. Owen, Supreme Organizer; G. H. Hazen, Member of the Executive Committee; Ed M. Mason, Assistant Supreme Scribe; P. O. Bowers, State Manager; and U. W. Youngblood, of Boonville.

REPORTER.

Terre Haute, Ind.—Esther Court No. 4 will hold a big meeting Thursday evening, March 21, at which time about twenty candidates will be initiated, after which a social time will be enjoyed and refreshments served. The new degree staff under the direction of Past Chief H. A. Staley will confer the work.

Great progress is being shown by both the men and ladies' drill teams, and the men's team will drill outside the hall during the coming week.

A drive for new members will be started with tonight's meeting under the lead of District Manager Compton, and an effort will be made to bring the membership of the lodge to the 1,000 mark by the first of June.

All members are asked to be present at tonight's meeting, as other business of importance will come up.

Our Court will also hold a social March 28, at which time one of the four-minute-men of the Third Liberty Loan will explain about the loan in full details. At our meeting March 21 we subscribed for five memberships in the Vigo County War Association, and it is our intention to do our bit, both for our Country and our most wonderful of all Orders, Ben-Hur. REPORTER.

Michigan

Detroit, Mich.—February 22, Fort Court No. 130 gave a National party, which certainly was a success in every way as the grand march was forming in couples they separated in the center of the floor where stood a cherry tree and embeded in its trunk was a hatchet, the gentlemen receiving a Washington hat and the ladies a cap of national colors thus having the gents on one side and ladies on the other forming a large circle, the orchestra struck up America and was immediately taken up by every one, making it both impressive and beautiful.

March 8, we will initiate a large class of candidates and for the 15, plans are being made for a "St. Patrick Dance." Thursday March 14, Fort Court Team with some of the members will go to Pontiac to give the work to a large class for Brother Collins the district deputy. Pontiac is certainly making business hum.

Union Court No. 156 is planning for a "Serpentine Ball" for the benefit of our soldier boys on April 11. The spirit of patriotism is in evidence everywhere among our members.

Iris Court No. 165 will initiate a class of candidates Monday evening April 1. This isn't an April fool class either, but a really and truly one. The Degree Team of Fort Court No. 130 have been asked to exemplify the work. CORRESPONDENT.

New York

Rochester, N. Y.—Genesee Valley Court No. 18 held its regular meeting on February 27, in rooms, corner Main and Water Streets. There was a good attendance of members and visitors. One application for membership was received. District Manager Browne, Sister Gurnett of Star of the East Court, and Brother Chapman of Star of Hope Court made interesting remarks. Luncheon was served and dancing followed. Chief Robinson appointed Brothers Edward Warren and Earle A. Smith as a committee to visit the different Courts in an effort to get the young men interested in a Ben-Hur baseball league.

At the last meeting of Star of the East Court a fine program was rendered, selections being played by S. Cappello and his orchestra. State Manager J. D. Robberts and District Manager J. C. Browne gave interesting addresses. Dancing followed, music by Shaffer's Orchestra. The next meeting will be held on March 6, in United Hall, corner North Water and Main Streets. Every member is requested to be present at 8 o'clock as business of importance is to be transacted. March 20, the Court will celebrate its first anniversary and the officers and members of all Courts in Rochester and Star of Peace Court, East Rochester, are invited to attend. Members are urged to get busy and earn a plate at the banquet table this month.

Star of Hope Court No. 136 held a musical and literary entertainment and dance on February 22, in I. O. O. F. Hall, 668 South Avenue, with a large attendance of members and friends. March 13, there will also be a party, followed by music and dancing. April 10, the dègree team will give the work for the benefit of a large class of candidates.

District Manager J. C. Browne gave an interesting talk on "Ben-Hur" Star of Peace Court, of East Rochester, and all the Courts of this city were well represented. After the entertainment all present enjoyed dancing. Harvey's Orchestra furnished the music. The next meeting will be held on March 28. Chief Chapman requests all members to be present as there is business of importance to be transacted. Lunch will be served. CORRESPONDENT.

Schenectady, N. Y.—At a meeting of Electric City Court No. 75, March 15, a class of twelve candidates was initiated with the Degree Team in full uniform and regalia. The contest of the Reds and Blues is proving very entertaining and instructive and has created much enthusiasm and rivalry. We are anxious to see which side will be the winner when the results are announced at the last meeting in April, which will be on Friday, April 19.

Monday, March 4, Honor Court No. 130 initiated a class of six candidates, their recently organized Degree Team conferring the degrees in full form and which elicited much praise for the able and impressive manner in which the work was done, and also illustrates the benefits of drilling. Applications are presented at each meeting and the Court will soon appear upon the "Roll of Honor."

One of the enjoyable events in Ben-Hur circles was the dinner given at the Edison Hotel Thursday March 14, to fourteen active members of the Order, followed by a theater party at the VanCurler Opera House with Brother Freeborn as host.

Honor Court No. 130 entertained about two hundred members and friends to a Washington reception Monday, February 18, at the Knights of Pythias rooms, Wedgeway building. The room was very attractively decorated with the colors of the organization and those of the allied nations. In the center of the room, a large Liberty bell hung from the ceiling.

The entertainment opened with a selection by an eighteen piece orchestra under the direction of Edward F. Goggin. Following this number, music was rendered by the Sunny South Trio, consisting of Messrs. Raymond and Gerald Carroll and Fred Hoffman.

The members of the committee and those of Honor Court, thank all friends who took part in the program, and those who loaned material to the committee for use in the entertainment. CORRESPONDENT.

Pennsylvania

Scranton, Pa.—Wednesday evening, March 20, a patriotic entertainment and social was given by Pioneer Court No. 42, in their rooms in G. A. R. Hall Building, corner Penn Avenue and Linden Street. An elaborate program was arranged in the musical and literary line for the entertainment and pleasure of the members and friends of the Order. The main feature was an address on Thrift Stamps, War Saving Certificates, and War Gardens, given by Mr. Frank H. French, who is on the committee of the four-minute men. Mr. French's address was highly applauded and greatly appreciated. Nearly 300 members and guests were present for the occasion.

In connection with the foregoing, appropriate patriotic exercises were held in the presence of over 200 members and friends of the Order, when on February 6th a service flag was presented to Pioneer Court by Brother Thos. E. Evans, and on behalf of the members, it was accepted by our beloved Chief, Sister Lettie Lutz.

Pioneer Court ranks as one of the most active and progressive Courts in promoting the growth, welfare and sociability of the Order. We have the distinction of being the foremost fraternal organization in the City of Scranton. While we have had the sad experience of losing a few of our members on account of enlistments in the Army and Navy, our hearts are still light and we are still pushing onward for our rights, and striving to increase our membership with all our might, notwithstanding the fact that the war and conflict is still waging. During the past month, we have added many new members. The slogan of every member in Pioneer Court is, "More members." We try to accomplish every duty outlined for us, and are striving to maintain our reputation of "efficiency", which honor we have well earned.

KEEPER OF TRIBUTE.

Philadelphia.—Tuesday, March 12, Ben Franklin Court No. 97 held their Second Annual Grand Ball at the Traymore Hall, which proved to be the greatest success of the season. The State Prize Banner having been won by our Court for the second consecutive time, the presentation proved to be a gala affair.

After the ball a banquet was held in honor of the officers of the Court as a tribute to them for the splendid support given Brother M. Abrahams, Deputy for this district. Speeches were made by several members who pledged their support to secure at least one new member to be balloted on at the next meeting.

At the regular meeting of Samuel Blumberg Court No. 119 Wednesday, March 13, seventeen candidates were duly initiated. The honor of securing this splendid class of candidates was accorded Sister Molly Silverman, and whose efforts we trust will be rewarded by a larger class at the next meeting. At a theater benefit held in honor of Brother A. Frank, who is a well known actor in this city, and a member of Samuel Blumberg Court, he was presented with a solid gold watch. Brother Jehoff made the presentation speech in behalf of the Court. The occasion was one of the many pleasant affairs given by our Court. Those members who are not attending the meetings are missing real treats. Our Degree Team has added much life and interest in our Court, and we are proud of the work being done. The halftone of our Degree Team appears on the front page of this issue of THE CHARIOT. DEPUTY.

Colorado

Denver, Colo.—February 22, State Manager J. J. Cassidy and District Manager Henry Gates, with more than sixty applicants, met in one of the best halls in Denver to institute a United Court, No. 20. A number of members living in the city were invited to attend and about fifteen were present who belonged in various states, some being from Sterling and Fort Morgan, Colorado, others from Lincoln and McCook, Nebraska, and their presence and encouragement were greatly appreciated by the organizers and new members. Some of the members living in Denver having had experience in putting on the Degree Work assisted in the work. It goes without saying that every one was favorably impressed and many complimentary remarks were made. Some such remarks coming from those who belonged to many other insurance societies and such persons acknowledged that they had never witnessed anything more impressive and beautiful. The members who took part in the Degree Work deserve great credit for the ability and cleverness shown by them, also Mr. Kenneth Cotton, who received many compliments for the splendid way in which he gave the part of Ben-Hur, and in fact, State Manager Brother Cassidy and District Manager Brother Gates stated frankly that they had never seen the work given any better by a team which had never had an opportunity to rehearse or work together until they took the floor as on this occasion.

Among the applicants were quite a number of business and professional men and women and as a whole they displayed the true spirit of fraternalism and good fellowship by wearing a smile during the entire evening, showing a desire to become better acquainted. A special interest was manifested in the work of the evening. Congratulations were given from the State and District Manager for the large number of first-class people enrolled as members and the indications are that Court No. 20 will pass the one hundred mark and take its place on the Roll of Honor in the very near future. Only a part of the officers were chosen and installed on account of the lateness of the hour and the remainder will be chosen at the next meeting of this Court, March 8. The meeting was in F. A. U. Hall, 1430 Champa Street, and for the present the Court will continue to meet in this hall, the second and fourth Friday evenings of each month, where all resident or visiting members of the Tribe of Ben-Hur will receive a most cordial welcome, and we sincerely invite all members to meet with us. We would also be pleased to have any members living in or near the city to call on or address us at 12 Evans Block, Denver.

C. A. ROBINSON, District Manager.

Ohio

Columbus, Ohio.—Thursday evening, March 7, Columbus Court No. 213 initiated seven candidates and started a campaign in the effort to double the membership of our Court. After the initiatory work the candidates and members were invited to the banquet room to enjoy a most sumptuous banquet, after which a social hour was enjoyed. The special Ben-Hur orchestra furnished the music. We have an orchestra of eight pieces organized from the membership of our Court, of which we are justly proud.

Thursday evening, March 14, we elected Brother Earl Enskeep as the new Chief to fill the vacancy caused by the removal of our regular Chief from the city. We hope to double our membership during Brother Enskeep's term of office. Brother and Sister Whitehead have transferred their membership from Newark, and we are glad to have them take an interest in our Court.

Thursday, March 21, we will have an open meeting as the third Thursday of each month is devoted by our Court to entertainment in the effort to get acquainted. On April 18, we will have a musical entertainment and "rube dance." Special invitations have been issued to our members and their friends and we are planning for a great event. Our Columbus Court orchestra will furnish the music. Our regular meetings are held each Thursday in the I O. O. F. Hall, 198 South High Street, and visiting members will be most cordially welcomed. We are always glad to have with us our State Manager, Brother Hungate. Our new Degree Team gives promise of most efficient work, and with the patriotic spirit of the membership in purchasing Liberty Bonds and Thrift Stamps, and all our efforts conducive to helping each other, we have great prospects for the future of our Court. A MEMBER.

Cincinnati, Ohio.—Members who stay away from our Court meetings are missing some of the good old-fashioned times which we have been giving for the last twenty years. Wednesday, February 27, Covington Court No. 2 gave one of its monthly entertainments. Thirty-five members from Victory Court No. 176 and ten from Newport Court No. 1 and eight from Mars Court No. 151 were present, but it is to be regretted that only seven members of Covington Court No. 2 attended the meeting. A regular banquet was served, including "Ole Virginny Ham," roasted with brown potatoes and served with sherry and honey. Brother Gayle stated it was the best ham he had tasted since he left the "Old Dominion" State.

Wednesday, March 5, Mars Court No. 151 gave an open meeting and dance. Patriotic addresses were made by our good friend and Brother John Bullock of Victory Court and Jno. Stadtmiller of Mars Court are responsible for the twenty-five candidates which were initiated by the degree team of the Welfare Committee. The work of this team cannot be surpassed by any other team in this city or state.

Victory Court No. 176 enjoyed an old-fashioned welcome to its members and an elaborate lunch was served which appealed to the banqueters and not one crumb was wasted. Victory Court knows how to do things. P. C.

Cleveland, Ohio.—Lincoln Heights Court No. 112 gave a card party and dance on February 20, at which time many members and their friends spent an enjoyable evening, much credit must be given the committee as they put forth their best efforts and deserved the good attendance, which overcrowded their spacious hall at A. I. U. Temple, West Twenty-fifth Street and Scranton Avenue.

Our Court will hold a card party and dance Wednesday evening, March 20. Some beautiful prizes will be awarded. A large crowd is expected. Our last card party and dance was such a rousing success. SCRIBE.

Washington

Tacoma, Wash.—Court No. 2 received seven new applications for membership at their regular session Thursday evening, February 28, and also initiated two candidates. On behalf of the members, E. L. Hiberly presented a handsome silk service flag to Sister Martha Edwards, bearing two stars, in recognition of her faithful work.

The next session of the Court will be for friends and members and especially for Ben-Hur members enlisted and now at Camp Lewis. Five Hundred will be the feature of the evening, followed by dancing. Thursday evening, March 28, there will be a class initiation, the full Court Degree to be given.

REPORTER.

Tennessee

Knoxville, Tenn.—Ben-Hur Court No. 1 is again getting in good shape and expects to show a large increase in membership within the next few months. Under the able leadership of Brothers Kingore, Donaldson, Hughes, and others, and with the good work of Sister Boyd, our Chief, assisted by Sisters Wolfe, Hughes, Pitts, Kingore, Sanders, and others, the entire membership, and especially the Degree Team, are taking on new life and promise much for the future. Every effort is to be made to secure at least fifty new members by the close of this half of the year, and to aid in bringing East Tennessee territory to the front.

The Tirzah Club of Court No. 1, recently organized, is composed of many of our leading lady members, and will be of considerable assistance to the officers of the Court and to the State Organization Department in the work of increasing our membership.

REPORTER.

Nashville, Tenn.—Court No. 100, with Brother Daly in charge continues to increase in membership, as well as in interest of everything looking toward the betterment of our Order. We have recently organized a Ben-Hur Thrift Stamp Club, and many of our members are taking an active part in other patriotic affairs of our City and State.

The Degree Team, divided into two sub-teams, is making a determined effort to win the trip to the next State Meeting, under the offer of the State Manager, and we hope to be able to attend in a body and without expense to any of our members.

Captains O'Donnell and Rucker are each confident of being able to bring his team in the lead. Sisters Booker and Lancaster, as well as Sister DeLaigre are well up in the standing and expect to have more than their quota of business by the first of April Brother West is leading in applications examined at the time this is written, but closely being pressed by the old reliables, Brothers O'Donnell, Rucker, and Sanders. Nashville Court meets every Tuesday night and extends an invitation to visiting members of the Order to be with us at all times.

Tirzah Court No. 108, the baby Court of the state, is just beginning to be able to walk alone. The Court owes much to Brother Frank Pierce and the members of his family and other loyal members for the fact that we now are in good shape and that prospects are very favorable for a large increase in our membership within the next few months. Probably not the biggest—but the best Court in the state will be our aim.

CORRESPONDENT.

CHATTANOOGA, TENN.—Lookout Court No. 31 has started a new campaign for members, and with the very liberal offer made by the Organization Department, the entire membership has promised to secure a large class for April. Brothers Gledhill, Pennebaker, Richardson, Meyers and others will be heard from within the next few weeks. The lady members can always be relied upon to do just a bit more than their share in this Court, so "Look Out" for results in Lookout Court.

A WORKER...

MEMPHIS, TENN.—The result of February activity in Usona Court No. 36 well justify the action of the State Manager in placing this city in charge of such able field men as Brothers McAdams and Argo. With the assistance of the entire membership, more than sixty new members were added to our rolls during the month of February. For the month of March, we expect to exceed that number, and then for April—well, that's Anniversary Month, and the field men have asked us for an exceptionally large number for that month. Usona Court will at all times come to the assistance of our State Manager. The South Siders, under Brother McAdams, lost in the membership contest for February, and tendered the Court a supper on the night of March 8, which was much enjoyed. Brothers McAdams and Argo were well pleased and took occasion to thank the members for assistance, and to express the hope and belief that "we had only begun to grow" and that by the close of June we will have added at least three hundred new members to our ranks. Sisters Weigandt, Hosey, Williams, Gurkin, Lingenfielder, Ryals, Wright and Wood, along with Brothers Knight, Hunter, Frame, Bartliff, Anderson, Billingsley and others were of considerable aid to us in the past sixty days and most of the credit for the splendid increase is due to such members, along with many others too numerous to mention here.

We have a Booster Committee, second to none. It is the aim of this Committee to so handle the Booster affairs of the Court that we will within the next three years have accumulated sufficient funds to enable us to erect our own hall and Court room. The Court has also recently formed a Ben-Hur Hiking Club, and each week many of the members meet at the hall for a trip out into the country, and to visit members, call on sick, etc. Usona Court meets every Friday night. Come meet with us. REPORTER.

Nebraska

LINCOLN, NEB.—The ladies of our Esther Kensington Club are devoting one afternoon of each week to Red Cross work and there is much interest being manifest by all the members of Capitol City Court No. 23. We have dedicated a Service Flag in honor of the ten members of our Court who are in the service of Uncle Sam.

The City of Lincoln has exceeded its quota in all patriotic work and Capitol City Court has contributed its full share to the splendid showing made by our city. REPORTER.

Oklahoma

TULSA, OKLA.—We have just organized our third Tirzah club, to be known as "Victory Tirzah Club" of Tulsa Court No. 8, and their name is significant of their goal. This club was organized by Sister Louise J. Rittenhouse, Deputy Supreme Chief, with sixteen charter members, who made fifty-six bandages the afternoon on which they were organized. This shows their enthusiasm in "war work" and their determination to do their "bit" in helping to win the war. We are indeed proud of the personnel of this club and give them a hearty welcome to the Tribe of Ben-Hur. Refreshments were served by the hostess and it was a splendid meeting. REPORTER.

SAND SPRINGS, OKLA.—Saturday evening, March 23, Sand Springs Court No. 105 threw open their doors and welcomed the public to our new hall. An excellent program was rendered and a sumptuous banquet was served. Sister Hunt brought her "Drill Team" over from Tulsa, and gave an exhibition drill. The work was very proficient, and great credit is due Sister Hunt and the members of the team. Out-of-town guests were Brother and Sister Kissinger of Tulsa and Sister Louise J. Rittenhouse, our District Manager. The hall was beautifully decorated with the colors of the Order, and the evening was one long to be remembered. REPORTER.

A Little Too Thrifty

A country youth was driving to the county fair with his sweetheart when they passed a booth where fresh popcorn was for sale.

"My! Abner, ain't that nice?" said the girl.

"Ain't what nice?" asked Abner.

"Why, the popcorn; it smells so awfully good," replied the girl.

"It does smell kind o' fine," drawled the youth. "I'll jest drive a little closer so you can get a better smell."

Read your Chariot every month.

FREE CHICK BOOK tells how to save Baby Chicks from dying of White Diarrhoea by using a simple home solution. It's *Free.* E. J. REEFER, Poultry Expert, 297 Reefer Building, Kansas City, Mo.

Fiftieth Anniversary

"THE National Fraternal Congress of America, at the recent meeting of its executive committee in Chicago, heartily indorsed the idea of the proposed fraternal jubilee in Philadelphia in the last week of August and took the following official action:

"Brother Allen P. Cox appeared before the executive committee, representing Brother Olin Bryan, chairman of the convention committee of arrangements at Philadelphia, and after some discussion and consideration it was moved by Brother G. P. Kirby and seconded by Brother I. I. Boak, that a committee, consisting of President R. H. Gerard, Brother Jno. J. Hynes, and Brother W. E. Futch, be appointed to coöperate with the Philadelphia committee of arrangements in arranging a suitable program for the fiftieth anniversary celebration of the Fraternal Beneficiary System of America and the 1918 convention of the National Fraternal Congress of America."

"It is not stating it too strongly to assert that on the Fraternalists now rests almost solely the most momentous matter of all the ages. A great demonstration at the shrine of liberty and human rights as opposed to brute force and slavery of both mind and body, such as the votaries of militarism would fasten forever on the masses, is imperatively needed to arouse greater interest and call attention to the threatened peril. All other matters are of minor importance at this time. Fraternalism must rise in its might and show that it is worthy of the high trust the people are reposing in it. Unless it does this and assumes the leadership which is required right now the result will be far-reaching.

War Expense and Liberty Bonds

When Germany's new war loan is floated the empire's total indebtedness will be $31,000,000,000, which means that each one of her 68,000,000 inhabitants, men and women and children, will be in debt $456. Here in America, with a population of 110,000,000, our total indebtedness, if only $6,000,000,000, or a per capita indebtedness of only one-eighth that of the German citizen, a matter of $57 each. We can run our Liberty bond flotations up to $50,000,000,000 before each one of us owes as much as each German across the Rhine now owes.

In other words, we can run this war at our present rate of expenditure for eight years before we are as bad off as the Germans are today. Don't be frightened at the money we are spending. We are not "breaking" ourselves. We are spending very little of our national wealth. Buy bonds. If this war lasts for eight years, Germany will be so badly "broke" it can never be put together again.

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe of Ben-Hur—Report of Supreme Scribe for the Month Ending March 15, 1918

Balance on hand February 15, 1918		$1,662,270.72
February receipts:		
Received from Monthly Payments	$ 94,260.14	
Received from Interest	7,303.17	
Received from Rent	1,765.85	
Total		$ 103,329.16
Sum		$1,765,599.88
February disbursements:		
Death and disability claims	$ 92,546.21	
Repairs on Home Office Building	9.10	
Insurance on Home Office building	107.88	
Maintenance of building	1,169.33	
Total Disbursements		$ 93,832.52
Balance March 15, 1918		$1,671,767.36

Balance on hand March 15, 1918 ... $1,671,767.36

List of Death and Disability Claims Paid in February, 1918

Wm. Fry, Dayton, Ohio	$ 1,000.00
George H. Davison, Covington, Ky.	1,300.00
George H. Harris, Portsmouth, Ohio	1,100.00
Peter O. O'Toole, St. Louis, Mo.	900.00
Wm. M. Starr, Shelbyville, Ind.	800.00
Stephen S. Eastham, Vincennes, Ind.	2,300.00
Joseph F. Reed, Bowling Green, Ohio	1,500.00
Lydia M. Schindler, Rochester, N. Y.	1,000.00
James H. Sharp, Mt. Carmel, Ill.	500.00
Chas. W. Kister, Ashtabula, Ohio	1,000.00
Landy H. Tooley, Columbus, Ind.	1,000.00
Jno. J. Lyons, Cincinnati, Ohio	2,000.00
Margett A. Fisher, Memphis, Tenn.	1,000.00
Vick S. Decker, Sapulpa, Okla.	2,000.00
Maurice Devine, St. Louis, Mo.	1,000.00
James M. Howell, Portsmouth, Va.	1,050.00
Wm. E. Wilde, Buffalo, N. Y.	1,000.00
Ada B. Christian, Kennett, Mo.	2,000.00
George F. Allyn, Mt. Vernon, Ind.	1,000.00
Jas. L. Tate, Evansville, Ind.	1,000.00
Wm. E. Bradley, Washington, Ind.	500.00
Julia Priest, Olean, N. Y.	1,200.00
Emma Mizell, Hornersville, Mo.	1,000.00
Annie Hutson, St. Louis, Mo.	1,200.00
Minnie L. Van Sant, Lincoln, Neb.	1,000.00
Abraham D. Silverstein, Philadelphia, Pa.	2,000.00
Robert H. Williams, Louisville, Ky.	500.00
Moses Gerson, Newport News, Va.	800.00
Katie M. Posey, Tennyson, Ind.	1,200.00
Lula A. Lambert, Clay, Ky.	1,000.00
Frank J. Moltman, Mahaska, Kas.	1,900.00
Julia Worley, Taft, Mo.	1,000.00
Allen C. Tanner, Mt. Vernon, Ill.	2,000.00
George E. Lottmann, Peoria, Ill.	1,000.00
Wm. E. Irvin, Owensboro, Ky.	1,200.00
Lew Wallace Peterman, Los Angeles, Cal.	800.00
Isaac Sparks, Toledo, Ill.	900.00
Addie Green, Mt. Vernon, Ind.	1,000.00
Jno. Green, Mt. Vernon, Ind.	1,400.00
Electa E. Wright (Old Age Disability), Aurora, Ill.	459.00
Sarah C. Hills (Old Age Disability), Oskaloosa, Iowa	178.50
Frank A. McGinnis (Disability), Fremont, Neb.	606.54
Jno. C. Mitchell (Disability), Findlay, Ohio	300.00
Jas. Roxbrugh (Disability), Tacoma, Wash.	147.38
George L. Hanes (Disability), Columbia City, Ind.	315.36
Stephen M. Aiken (Disability), Lafayette, Ind.	228.12
Alice J. Cassel (Disability), Vincennes, Ind.	775.93
Gertrude E. Bryan (Disability), Hamilton, Ohio	662.96
Jessie T. Acree, Jonesboro, Ark.	2,000.00
Jacob Zelinski, Chicago, Ill.	244.45
Calvin H. Fox, Dexter, Mo.	1,000.00
Jno. Holcomb (Old Age Disability), Coral, Mich.	100.00
Clifford E. Drake, Dayton, Ohio	500.00
Maggie J. Brown, Roanoke, Va.	1,200.00
Simon D. Boyd (Old Age Disability), Findlay, Ohio	510.00
Robt. D. O. Moore (Old Age Disability), Boonville, Ind.	1,275.00
Jos. Benedict (Old Age Disability), Galesburg, Ill.	612.00
Wm. J. Hatton (Old Age Disability), Escanaba, Mich.	714.00
Frank W. Corning, Toledo, Ohio	1,000.00
James C. Ware, Hope, Ark.	400.00
Henry H. Frank (Old Age Disability), Chickasha, Okla.	459.00
Maude E. Longeway, Detroit, Mich.	700.00
Elena M. B. Holt, Sioux City, Iowa	1,000.00
Lulu B. Churchill, Cincinnati, Ohio	1,400.00
Sophia Fedder, Chicago, Ill.	1,300.00
Lena Anders, Chicago, Ill.	1,200.00
Ada Conner, Decatur, Ill.	500.00
Chas. W. Meneley, Urbana, Ill.	1,000.00
Lillian Haight, Columbus, Ohio	959.14
Nicholas Beck, Washington, Pa.	800.00
Nellie R. Austin, Battle Creek, Mich.	811.01
Albert H. Suhr, Cincinnati, Ohio	1,000.00
Salome Hecker, Lincoln, Neb.	700.00
Grace A. Devantier, Mt. Clemens, Mich.	500.00
Nathan A. Chambers, Centralia, Ill.	1,600.00
Louis Fischer, Louisville, Ky.	2,000.00
Ella C. Hill, Memphis, Tenn.	2,000.00
Mary Heim, Chicago, Ill.	957.52
Edward Cox, Cincinnati, Ohio	525.00
Chas. F. Payne, Ladoga, Ind.	800.00
Frank Gilliece, Cincinnati, Ohio	1,000.00
Lulu Dennison, Cincinnati, Ohio	500.00
Wm. S. Coder (Old Age Disability), Columbus, Ohio	612.00
Charlotte Seastrom, Michigan City, Ind.	743.30
Wm. W. Dale (Old Age Disability), Sullivan, Ind.	300.00
Beart Barnett, Mounds, Ill.	1,000.00
Nellie A. Derrick, Toledo, Ohio	1,000.00
Henry Etter, St. Louis, Mo.	1,000.00
Eliza A. Clutts, Cairo, Ill.	900.00
Sherman A. Middleton, Dayton, Ohio	1,000.00
Frederick J. Buckley, Paterson, N. J.	2,000.00
Anna L. Thieme, Ft. Wayne, Ind.	1,000.00
Alice C. Tate, Sapulpa, Okla.	1,000.00
Albert Barnhizer, Anderson, Ind.	1,000.00
Total	$ 92,546.21

Total Paid to Beneficiaries Since Organization ... $16,767,325.80

Fraternally submitted in T. B. H., JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, March 15, 1918,

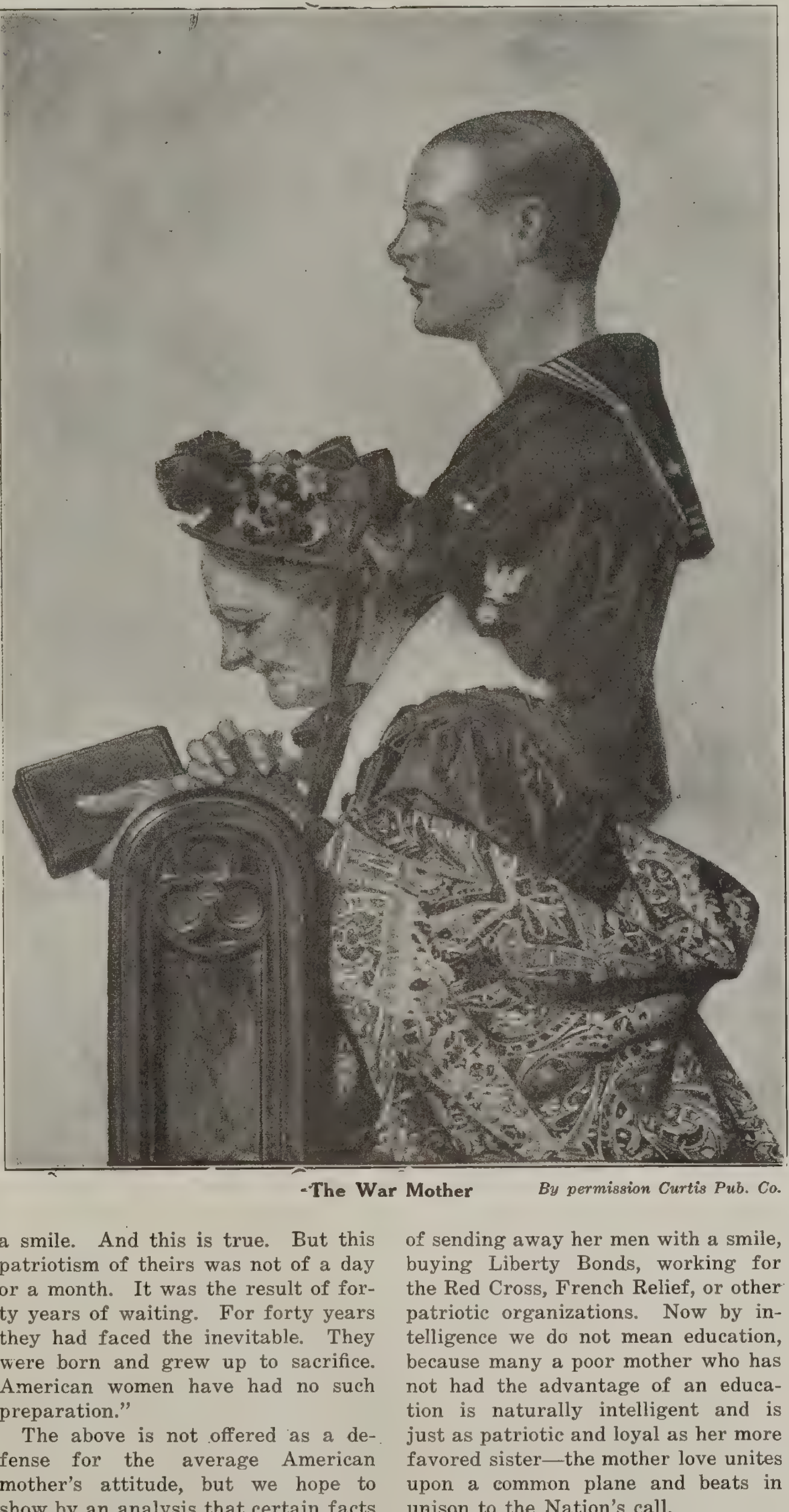
Elston National Bank, Crawfordsville, Indiana	$ 119,303.74
First National Bank, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Crawfordsville, Indiana	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana	10,000.00
Crawfordsville Trust Company, Crawfordsville, Indiana	5,000.00
Farmers & Merchants' Trust Company, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Evansville, Indiana	10,000.00
Gary Trust & Savings Bank, Gary, Indiana	1,000.00
Real Estate (Old Home Office)	15,971.15
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Invested in First Mortgage Loans	125,000.00
Invested in Municipal and County Bonds	1,159,623.04
Cash in Office	50.00
Total Assets	$1,671,767.36

Fraternally submitted in T B H., S. E. VORIS, Supreme Keeper of Tribute.

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXIII Crawfordsville, Indiana, May, 1918 No. 5



-The War Mother *By permission Curtis Pub. Co.*

Two Mothers

It's your lad and my lad,
  Who marched away today;
You wore the garments of the rich,
  I wear my cotton gray;
I never dreamed you had a heart,
  I thought only poor could weep
Till your face went white in anguish,
  And I heard you try to speak.

It's then I ventured near you,
  For my heart was aching, too,
I saw naught of silk or satin,
  I only thought of you;
I could see the look within your eyes,
  As only a mother may,
Then I tried to grasp you in my arms,
  As the marchers turned away.

It's your lad and my lad
  Who will battle on the field,
Perhaps yours will be the favored one,
  And mine his life may yield.
But the same Lord watcheth over both,
  He weaves their destiny,
And He will guard our stalwart lads,
  And give strength to you and me.
    —*Josephine Byrne Sullivan.*

The Mother Back of the Soldier

We have been greatly impressed by an article contributed by Mrs. Mary Roberts Rinehart to *McClure's Magazine,* under the heading "The Woman Behind the Soldier," but we believe this broad application suggested by Mrs. Rinehart has a more intense interpretation when applied to the "Mother Back of the Soldier." The article suggests that "in any discussion of the general attitude of our women to the war, it is necessary to take the best and the worst, as well as that vast class which comes under neither heading. This is unfair to the best type of American woman, and more than fair to others. But in the main it is just. It strikes an average. And it is the average woman in whom we are interested."

It is true, the war is making great demands of sacrifice and it is the mother heart which will be most severely tried, as there is no love so pure, and which approaches the Divine, so much as the "mother love." In this trial and test, she can not be assisted by any spirit of adventure or drama, no martial strains to change her thoughts from the humdrum daily routine of home. Nothing to support her in this suprême sacrifice, except her patriotism and loyalty to country.

"The call to arms for a man is an appeal, not only to his patriotism but to his manhood. It strikes to the very fundamentals of his life. But the call to arms for a woman asks of her sacrifice for an ideal—and in this country, an ideal almost forgotten until now.

"Patriotism is an emotion that grows by sacrifice. It is not until we know its cost that we realize our love of country. So women must make their sacrifice first, and having given up to the country the men they love, find that *they* are the country. For nations are people, not the land on which they live.

"So the development of the spirit which must see the war through has been slow among women. It is always slow. It is sometimes said that the women of France rose immediately to their emergency, and sent away their soldiers with high courage and a smile. And this is true. But this patriotism of theirs was not of a day or a month. It was the result of forty years of waiting. For forty years they had faced the inevitable. They were born and grew up to sacrifice. American women have had no such preparation."

The above is not offered as a defense for the average American mother's attitude, but we hope to show by an analysis that certain facts which might be disheartening to men, when applied to the mother, demonstrates her ability to rise to a great crisis, when once she realizes that the crisis is at hand. We may sometimes hear the question raised as to the necessity of the war, but such questions are seldom heard from the mothers who have boys in the service. It is the attitude of the mother at home which affects the *morale* of the soldier at the front and a general failure of loyalty by the mothers, would force us to a compromise or inconclusive peace—thus, the importance of the "Mother back of the soldier" becomes indeed a most potent national factor.

The higher the intelligence of the mother, the more ready she is to do her part, whether that part consists of sending away her men with a smile, buying Liberty Bonds, working for the Red Cross, French Relief, or other patriotic organizations. Now by intelligence we do not mean education, because many a poor mother who has not had the advantage of an education is naturally intelligent and is just as patriotic and loyal as her more favored sister—the mother love unites upon a common plane and beats in unison to the Nation's call.

The most important thing in the world today is the winning of this war; everything else is subordinate and tributary to it. We fraternalists must realize this fact and fall in line at once. We must have a great army, with money, supplies and ships, but behind this army we must have the intelligently directed, loyal support of every true American. Money, supplies, and ships are a part of the army equipment. Whatever our delays and early failures may have been, these things must and will come in abundance. The important thing for us to learn and learn it quickly is that back of our army must be not only the men but the mothers and the people.

"We must not fail to emphasize the influence of the mothers and the women at home upon the soldier in the camp or at the front. Sometimes perhaps the mothers and wives do not realize their unseen and helpful influence—the trenches are not so much days and nights of excitement, but they are tedious with almost endless hours of inactivity. During those dreary hours of waiting the soldier boy things back.—He does not think ahead, for life is too precarious.—He lives in the past—in his memories—and in his letters. He thinks of his mother, his wife, his sister, his sweetheart. He wants encouragement from them and he is entitled to have it. He is doing a big thing—he is living the greatest days of his life. He is entitled to all the support and help that mother love may prompt, and that patriotic hearts can give."

The respect of the soldier boy for the sincerity of his mother, for her ideals, inculcated in the home, for the certainty of her understanding when he falters, his belief in her eternal constancy have ever furnished the power to drive men onward and upward. It is to mothers like these, who have fulfilled their highest duty, that we would pay honor. Such love never fails! This is the mother's greatest claim upon her child. It is her only means of permanent influence upon his life.

"The mother's horizon is generally bounded by the walls of her home. To protect that home she will fight—will even die. Her vigilance is eternal. This is *her nation* and her patriotism is almost a religion. Certainly her religion is founded upon it.

"To anything that threatens the home she is naturally antagonistic. And it is difficult to convince her today of the fundamental fact of this war, that it is for the homes of this country that it is now being fought.

"The average woman believes that the war is still far away. She cannot conceive of it being brought here. She will not realize that, to prevent it coming to America, we are fighting now on French soil.

"This false position of women may be a matter of ignorance—ignorance not of her own choosing, but of the system which has until now shut women away from the larger issues of life, from knowledge of politics and economics and that interlocking between nations which is at once their safety and their danger."

Men are naturally more careless of life than women. The isolation of women from the stern realities of business and political life have enforced her acquiescence in all important, vital, steps; women had no voice in the war, they have been left with a feeling of helplessness, and which under the present circumstances is almost cruel. This inactivity and confidence has resulted in a blind dependance upon the government and we regret that in recent months the press from all sides has been attacking the administration in its conduct of this war. Perhaps some of this criticism has been necessary to awaken us from our smug complacency for such an attitude is an enemy to progress. But the mothers of America are today being aroused to the necessity of co-operation and are nobly responding. They are making the supreme sacrifice with a smile, though hearts be sad.

"It is therefore well to remind ourselves that when the casualty lists begin to fill our papers there will be a still greater change and awakening. And undoubtedly we will find the American Mothers, as have the other countries at war, manifesting the same high courage, the same ability to rise above private grief, the same determination to carry the war to a successful end as have made the women of the warring countries the wonder and awe of the world."

Fighting is a state of mind and the thing which carries men "over the top" and into an irresistable charge is his early training, his conviction of the justice of his cause—the ideal of protection for mother and home. Mothers must realize this. They must learn that the safety for which they pray daily lies partially in their own hands. A half-hearted soldier is a defeated soldier, and this great war will be won by the strong and the strength in modern warfare is more *moral* than *physical.*

Mrs. Rinehart offers the following practical suggestion as to helpful letter writing:

"In one great army camp fifty thousand letters are received by the men each day, nearly all written by women. A careful investigation has shown that one in five, or ten thousand letters a day in that one camp, are of the sort to take the very soul out of a man. And the investigation showed this—that on the day a man received a discouraging and peevish letter from home he was far below his normal efficiency.

"If this is anything like the ratio of similar letters received by our troops abroad—and there seems to be no reason to believe otherwise—one hundred and fifty thousand men in France are receiving thirty thousand discouraging letters every day, letters which lay stress on home difficulties, deprivations and sicknesses past and over before the man at the front receives the disheartening word.

"So, by letters alone, the women of this country may make our army only eighty per cent. efficient. And in a war where five per cent. of superiority may mean victory."

"Women, when confronted with war, pass through three phases. First: That of revolt. No woman wants war. She knows the cost of life too well. Second: That of readjustment. She must change her habits of mind. She must, in many cases, change her habits of living. She faces loneliness, and always before her there is the imminent question of danger and death. But, in the end, there comes a high courage, a resignation which is of strength, not of weakness. A growth and uplift of spirit which are mercifully given to carry her through to the end.

"No women in the world have been so carefully guarded and protected as American women. But this freedom has been physical. Mentally and morally women are dependent on the men. The chivalry and thoughtfulness of the American man is proverbial. In millions of homes the women are now taking up the real business of life for the first time, assuming strange responsibilities, learning, earning, struggling with bank accounts, thinking, taking over new burdens, and the result will be a great strengthening."

Our present experience as a nation among the other nations of the world emphasizes the fact that a universal military knowledge and training of our young men is a desirable thing,—not that they shall fight, but that they may be so efficient and so well prepared, they *will never need to fight.* If America had been prepared with a strong and efficient army, Germany would not have dared to take the course she has. It was our unpreparedness which invited the attack. It was the knowledge that every Swiss was a trained soldier which determined the German militarist to enter France through Belgium rather than Switzerland, as the former nation had but a small army and its civilians were untrained and unprepared. The Mothers of America must continue to be "Back of the Soldier," so—

"Make pure thy heart, Oh Mother-saint, that
pure thy son's may be;
Make strong thy soul, with courage strong,
that he may learn of thee;
Make true thy word, thy thought, thy deed,
that truth may make him free;
Pour out thy noble life for his! Thus safe
our land shall be."

Honorable W. H. Taft

During the recent visit of Ex-President Honorable W. H. Taft to Crawfordsville, he was entertained at the home of our Supreme Scribe, Brother Jno. C. Snyder, and also was a most welcome caller at the office of the Supreme Tribe of Ben-Hur, where he addressed the employees in an informal manner. His pleasing personality captivated the entire office force and he proved in his few remarks that he is a Fraternalist as well as a Statesman. When presented by our Supreme Scribe, Brother Jno. C. Snyder, who is Chairman of the Chamber of Commerce, to the office employees, he said:

"I am familiar with the workings of Fraternal Societies, although they are variant to some extent from the Old Line Life Insurance Companies. I am glad to meet you, ladies and gentlemen—I am glad to meet the workers and those who control them—I mean their wives.

"Just now the work of your Fraternal Society is of great importance because it incorporates insurance and is tempered with brotherly love, which makes it all the more desirable at this special time, of war and turmoil.

"There is no use to say anything about the prosperity of the Tribe of Ben-Hur, because this building which I here see—together with the smiling faces and well nourished appearance of the employees, are indicative of that.

"No doubt your Society will suffer from this war—the wounded and those who lose their lives will bring new duties and increased responsibilities to each of you.

"I would like to say more to you about the war, but as I am to talk to you tonight, like 'Little Joe' in 'Bleak House,' I must be moving on."

Patriotic Appeal

By Frank S. Dulaney, Pittsfield, Ill.

Peace, with jealousy around it everywhere, sat insecure upon it's national chair, and knew that force of arms was in the air. It's only holdings were the laws and fear. Eventually the jealousy of nations no longer curbed took action in the cannon's roar and peace which never was in fact, true peace fell from it's chair. Then nations fought, and havoc wrought, each seeking peace.

Men say a day will dawn when war shall be no more. Man is sinful, warlike. The races of men are different in tastes, desires, religion, and speech. Selfishness is a factor eternal in the problems of men. Heaven was not without it's war. I do not believe a permanent world peace possible. There may be, and doubtless will be long periods of peace—then suddenly from apparently clear skies cometh war.

Liberty is limited. Laws founded upon the wants and fears of society regulate our liberties. Free speech is given us under the Constitution. This right of free speech man must not abuse, or use wrongly. If he does the law will find him.

When the nation in which one resides and owes allegiance to enters into war with another nation or nations then only one true course is open, and the patriot, live where he may, knows his duty and does it. We are at war with Germany whether wisely or unwisely the future will fully reveal. Just now there is but one view for us to take. It is the American view. Take it, believe in it, and go forward. Do your bit whatever that may be. Do it hoping, praying and believing that out of this war may yet come the closer and better brotherhood of man. Have faith in the officials at Washington. Have faith in the governors of the states, and have faith in your county and municipal officers. These men have great responsibilties, cares and worries just now. They are doing their best as they see it. Co-operate, help, aid them. Be slow to find fault. Withhold criticism or blame—for is this not the Land of Liberty, the Land of Washington, Jefferson, Lincoln? Believe in it, and in it's leaders. What it has been in the past it now is and will be in the future—a great country of liberty and opportunity for all.

Meeting The Test

No business in this country is conducted with greater accuracy and honesty than that of our fraternal beneficial associations. They reach to nearly every home on the continent and are doing a business aggregating over one hundred million dollars annually.

The person who doubts the stability of these institutions needs only to read the reports of the Insurance Commissioners, who a few years ago were touted everywhere as the enemies of fraternities. Such a statement has no foundation in fact today except in rare instances. Insurance Department examiners today are expert and thorough, and they are publishing what they find.

The student of fraternal operation must be pleased with the story which these reports give of our continent-wide coöperative system. If here and there an organization is found unworthy, there are to be found a score that pass creditably the most critical inspection.—*Bee-Hive.*

Every development since our entry into the war has justified and proved the wisdom, the imperative necessity of America's participation. Every German success and every German failure have shown how necessary to our own welfare and peace, how necessary to the safety and peace of the world the defeat of Germany is. Every foot of ground Germany has been forced to give up, every foot of land she has seized, has demonstrated the absolute necessity of defeating that sinister, intolerable thing called Germanism.

While you are insurable is the time to take membership in Ben-Hur.

Mother's Day

Object—To honor and uplift motherhood, and to give comfort and happiness to "the best mother that ever lived"—your own.

Observance—The loving remembrance of your own mother, by some act of kindness, visit, or letter.

Time of Observance—The second Sunday in May.

Founder—Miss Anne Jarvis, of Philadelphia.

New York Fraternal Congress

The successful work in the New York Legislature of the Fraternalists is most commendable and we give herewith a letter as sent out by the President, which is self-explanatory:

"Waverly, N. Y., April 10, 1918.

"*Supreme Tribe of Ben-Hur:*

"The legislature of New York has about finished its 1918 session. It passed the Whole Family Bill unanimously in the Assembly and with only one negative vote in the Senate. The Governor signed the bill March 8, in the presence of the Executive Committee of the New York Congress and others.

"Signing this bill was one of the 'big events' of Governor Whitman's administration. A photograph was taken of himself at his desk surrounded by Commissioner Phillips and Mr. Behan from the Insurance Department, and Assemblyman Malone and Senator Hill from the Legislature and members of the Congress.

"Much credit is due Commissioner Phillips in making this law. Assemblyman Malone, who introduced the bill and who cared for it all the way through, has earned the undying gratitude of every Fraternalist. Mr. Munson, a splendid fraternal worker, engaged at present with the Court of Claims, was of great assistance.

"To secure this legislation in New York with its vast opposing interest was an herculean task, but the New York Congress did it. Ours was the State in which the measure was first conceived and this is the fourth year the legislature has had it under consideration.

"Every society in the state may enjoy its provisions provided it has a class of adequate rate adult members before entering upon the business of insuring the children of its members.

"The Congress caused the so-called Mitchell bill to die in Committee. The Taylor Bill to prevent societies from supporting or paying to hospitals, homes and sanitariums outside the state was killed in the committee.

"We are proud of our accomplishments, we saved many societies from injury by killing the Mitchell and Taylor bills, and we advanced all societies by getting the Whole Family Bill.

"Thus do we conclude the legislative service of the Congress for the year.

"Fraternally yours,
"Geo. A. Scott, President."

Our Supreme Chief is in receipt of the pen used by Governor Whitman of New York in signing the "Malone Whole Family Insurance Bill," which has just recently been passed by the New York Legislature. This honor was accorded to our Supreme Chief because of the fact that as President of the National Fraternal Congress of America, he is largely responsible for the passage of the Bill which is so favorable to our Fraternal Beneficial Societies. This Bill has been opposed most strenuously by the Old Line Life Insurance interests, and those unfriendly to Fraternal Protection. The pen as a souvenir is very greatly appreciated by our Supreme Chief.

Premature Peace

In opening the drive for the sale of the Third Liberty Loan Bonds in Montgomery County, Ex-President, Honorable W. H. Taft, delivered a masterly address, from which we have taken the following extracts, as it breathes of the spirit of patriotism, loyalty and expresses the highest of American ideals:

After his introductory remarks, Mr. Taft delivered the following address on "The Menace of a Premature Peace":

"The allies are fighting for a principle the maintenance of which affects the future of civilization. If they do not achieve it they have sacrificed the flower of their youth and mortgaged their future for a century, and all for nothing. This is not a war in which the stake is territory or the sphere of influence of one nation over another. The allies cannot concede peace until they conquer Germany. When they do so, it will be permanent. Otherwise they fail.

"There are wars like that between Japan and Russia, in which President Roosevelt properly and successfully intervened to bring about a peace that helped the parties to a settlement. The principles at stake and the power and territory were of such a character that a settlement might be made substantially permanent. But the present issue is like that in our civil war, which was whether the Union was to be preserved or the cancer of slavery was to be cut out. Peace proposals to President Lincoln were quite as numerous as those of today, and were moved by quite as high motives. But there was no compromise possible. Either slavery and disunion lost or won. So today the great moral object of the war must be achieved or defeated.

"President Wilson says the allies are fighting to make the world safe for democracy. Some misconception has been created on this head. The allies are not struggling to force a particular form of government on Germany. If the German people continue to wish an emperor it is not the purpose of the allies to require them to have a republic. Their purpose is to end the military policy and foreign policy of Germany that looks to the maintenance of a military and naval machine, with its hair-trigger preparation for use against her neighbors. If this continues, it will force every democratic government to maintain a similar armament in self-defense, or, what is more likely, the duty will be wholly or partly neglected. Thus the policy of Germany with her purpose and destiny, will threaten every democracy. This is the condition, which is the determined purpose, of the allies to change, as interpreted by President Wilson. * * * *

"How is this change to be effected? By defeating Germany in this war. The German people have been very loyal to their emperor, because his leadership accords with the false philosophy of the state and German destiny, with which they have been indoctrinated and poisoned. A defeat of the military machine, a defeat of the Frankenstein of the military dynasty to which they have been sacrificed, must open their eyes to the hideous futility of their political course. The German government will then be changed as its people will have it changed to avoid a recurrence of such a tragedy as they have deliberately prepared for themselves.

"Men who see clearly the kind of peace which we must have, in order to be a real lasting peace, can have no sympathy, therefore, with a patched-up peace, one made at a council table, the result of diplomatic chaffering and bargaining. Men who look forward to a League of the World to Enforce Peace in the future can have no patience with a compromise that leaves the promoting cause of the present awful war unaffected and unremoved. This war is now being fought by the allies as a league to enforce peace. Unless they compel it by victory, they do not enforce it and they do not make the military autocracies of the world into nations fit for a world league unless they convince them by a lesson of defeat.

"When the war began and its horrible character was disclosed there were many religious persons who found their faith in God shaken by the fact that millions of innocent persons could be headed into this vortex of blood and destruction without the saving intervention of their Creator. But the progress of the war has revealed much and it has stimulated our just historic sense. It shows that the world has become, through the initiative of Germany and the following on of other nations, afflicted with the cancer of militarism. God reveals the greatness of His power and His omnipotence not by fortuitous and sporadic intervention, but by the working out of His inexorable law. A cancer, if it is not to consume the body, must be cut out, and the cutting out of it necessarily involves suffering and pain in the body. The sacrifices of lives and treasures are inevitable in the working out of the cure of the world malady. But we must win the war to vindicate that view.

"We are now able to see the providential punishment and weakness that follows the violation of moral law. The gross materialism of German philosophy that exalts force above morality, power above honor and decency, success above humanity, has blinded the German ruling caste to the strength of moral motives that control other people, and involved them in the fundamental mistakes that will cause their downfall. They assumed that England, burdened with Ireland, would violate her own obligation and abandon Belgium and would leave her ally, France, to be deprived of all her colonial possessions. They assumed that France was decadent, permeated with socialism, and unable to make a contest in her state of unpreparedness. They assumed that England's colonies, attached only by the lightest tie, and entirely dependent, if they chose to be, would not sacrifice themselves to help the motherland in her struggle. How false the German conclusion as to England's national conscience and fighting power, as to France's decadence and patriotic ferver and strength, and as to the filial loyalty of England's daughters!

"And now at the crisis of the war, when the victory must abide the weight of wealth, resources, food, equipment and fighting men, the German military dynasty, contemptuous of a peace-loving people, brings into the contest a nation fresh in its strength, which can furnish more money, more food, and more fighting men, if need be, than any other nation in the world.

"The lessons of the three years of war are being learned and applied in our war equipment and in neutralizing by new construction the submarine destruction of commercial transports. Adequate measures for the raising of money needed to finance the war and finance our allies have been carried through congress. Food conservation is provided for. But of course it takes time for a hundred million of peace lovers and non-militarists to get ready, however apt, however patriotic. Stamp on all proposals of peace as ill advised or seditious and then time will make for our certain victory.

"While there has been pro-German sentiment in the United States, and while the paid emissaries of Germany have been busy trying to create as much opposition to the war as possible, and have found a number of weak dupes who do not understand the importance of the war, to aid them, our allies should know that the whole body of the American people will earnestly support the President and Congress in carrying out the measures which have been adopted by the United States to win this war.

"When this war is won, the United States will wish to be heard and will have a right to be heard as to the terms of peace. The United States will insist on a just peace, not one of material conquest. It is a moral victory the world should win. I think I do not mistake the current of public sentiment throughout our entire country in saying that our people will favor an international agreement by which the peace brought about through such blood and suffering and destruction and enormous sacrifice shall be preserved by the joint power of the world.

"Meantime, let us hope and pray that all the allies will reject proposals for settlement and compromise of every nature; that they adhere rigidly and religiously to the principle that until a victorious result gives security that the world shall not again be drenched in blood through the insanely selfish policy of military caste, ruling a deluded people intoxicated with material success and power, there will be no peace."

A Smile

Nothing on earth can smile but man! Gems may flash reflected light, but what is a diamond-flash compared to an eye-flash and a mirth-flash? Flowers cannot smile; this is a charm that even they cannot claim. It is the prerogative of man; it is the color which love wears and cheerfulness and joy—these three. It is a light in the window of the face, by which the heart signifies it is at home and waiting. A face that cannot smile is like a bud that cannot blossom, and dries up on the stalk. Laughter is day, sobriety is night, and a smile in the twilight that hovers gently between both—more bewitching than either.—*Beecher.*

Red Cross Benefit

The girls in the office of the Supreme Tribe of Ben-Hur at Crawfordsville, Indiana, gave a Red Cross Benefit Party and Dance at Masonic Temple Friday afternoon and evening, April 12. The affair proved to be a grand success and the entire proceeds of $150.00 was turned over to the Montgomery County Chapter of the Red Cross as a free will offering from the Office Girls, who personally paid all the expenses incurred for rent of hall, refreshments, etc.

The Temple presented a beautiful sight, decorated in flags, palms and shaded lights. The palms were furnished by A. S. Pett, and the tables for tea and cards by Coulter and Smock. During the afternoon about 200 ladies knitted, sewed and played cards, and a delightful program of music and reading was given.

In the evening the grand march was led by our Supreme Chief, Dr. R. H. Gerard and wife. The grand march terminated in the formation of a cross and in closing the formation, all joined in singing "The Star Spangled Banner." DuValle's celebrated orchestra from Indianapolis furnished the music and the leader varied the program by singing during the dancing, lending a most unique and pleasing feature to the occasion. The party and dance was thoroughly patriotic and proved a splendid success.

Presentation, National Banner

One of the largest and most successful meetings held by any of our Courts for some time, was that of Roanoke Court No. 4, at Roanoke, Virginia, on the occasion of the Presentation of the National Prize Banner to this splendid Court by our Supreme Chief, Dr. R. H. Gerard; Tuesday evening, April 2. It was the pleasure of the Editor of THE CHARIOT to accompany our Supreme Chief on this occasion and the enthusiasm and interest shown bespeaks for Ben-Hur a great future in the "Old Dominion State." The following is the program as given:

PROGRAM

Music.................... Holroyd Orchestra
Song—America .... Audience
Invocation.............Rev. W. C. Campbell
Selection .... Orchestra
Welcome Address.........Mayor J. C. Broun
Response................. Gilbert Howell,
Editor of THE CHARIOT
Selection .... Orchestra
Our Fraternal Orders........C. A. Woodrum
Selection .... Orchestra
Reading ....Miss Lula Fulwiler
Fraternalism....................J. E. Boehm
Selection .... Orchestra
Delivery of National Banner..R. H. Gerard,
Supreme Chief
Selection .... Orchestra
Acceptance......J. E. Palmer, State Manager
Selection .... Orchestra
When John and I Entertained the Ben-Hurs ....Miss Fern Wyatt

Music Banquet Dancing

W. A. LeGrand, Master of Ceremonies.
J. R. Bean, Chairman of Banquet Committee.
Miss Beulah Meadows, Chairman of Peception Committee.
Mrs. Eva Stanley, Chairman of Arrangement Committee.
Mrs. Pearl Hughes, Chairman of Preparation Committee.
Mrs. G. G. Tinnell, Chairman of Decorating Committee.
Mrs. M. A. Cayton, Chairman of Ticket Committee.
Miss Birdie Brittain, Chairman of Publicity Committee.
Miss Mabel McCune, Captain of Drill Team.

Brother J. E. Palmer, who had but recently taken charge of the work for Ben-Hur in the State of Virginia proved his ability as an organizer and successful business getter by procuring in the last three or four months of the year 1917, a sufficient number of new beneficial members to win the National Prize Banner; this Banner being awarded to the Court which makes the largest increase of new beneficial members during the calendar year, of any Court within the Supreme Jurisdiction. Brother Palmer and his estimable wife have won a permanent place in the hearts and affections, not only of the members, but of the very best class of citizens in the beautiful little city of Roanoke. The exercises were held in the Masonic Temple, and in the evening at six o'clock a sumptuous banquet was served where more than 600 plates were laid, and hundreds were turned away from the banquet unable to procure plates but who returned later to attend the formal presentation of the Banner. More than 1000 being present at that event. Our Supreme Chief and Editor of the Chariot were greatly pleased with the cordial reception accorded them.

Read your Chariot every month.

THE CHARIOT

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Nat'l Fraternal Press Association
1918

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. GERARD, M. D. .... Supreme Chief
JNO. C. SNYDER .... Supreme Scribe
S. E. VORIS ...... Supreme Keeper of Tribute
J. F. DAVIDSON, M. D. .. Sup. Medical Examiner

GILBERT HOWELL .... EDITOR
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.

Typographical Union Label Crawfordsville

MAY, 1918

"Remember—it is no longer 'Do your bit,' but do your ALL. *Hold fast for Victory."*

Read your Chariot every month.

THE fraternal certificate soothes the widow's sorrow and comforts the fatherless children.

IT has well been said that this world is a battle field. The moment we cease fighting we perish.

Go back to the simple life, be contented with simple food, simple pleasures, simple clothes. Work hard, pray hard, play hard. Work, eat, recreate and sleep. Do it all courageously. We have a victory to win. —*Hoover.*

THE Laws provide that the Canvassing Committee shall meet at the Supreme Office not later than May 5, and their report will be published in the June CHARIOT, giving a complete list of all of the Candidates which have received votes and the number of votes cast for each.

The Eleventh regular session of the Supreme Tribe will be held in the city of Crawfordsville, Indiana, Tuesday, June 4, and we believe this will prove to be an important and helpful session. Plans are being perfected for the entertainment of Representatives and visitors. We greatly regret we cannot give the program in this issue.

WE trust the Scribes of the various Courts will have complied with the General Laws of the Society regarding report of the vote for Supreme Representative of their respective Courts. The votes must have been cast by the Court not before April 1, and not later than April 25, and forwarded upon the blanks furnished by the Supreme Tribe to the Supreme Scribe on or before May 1. **Votes received after May 1 will not be counted.**

Sister L. Gertrude Prosser, Chief of the Michigan State Congress, would greatly appreciate the favor if the Scribes of the Courts throughout the State of Michigan would make report to her, at 147 South Larch Street, Lansing, Michigan, of any War Relief work that has been done by their Courts up to the present date. Sister Prosser is also a member of the Women's Committee of the National Defense League and the above information would be greatly appreciated as it would enable her to give a complete report of the work being done by members of Ben-Hur.

Managers, Deputies and Scribes

At the meeting of the Executive Committee of the Supreme Tribe, held in Crawfordsville April 16, 1918, the former action on the part of the Board, limiting the amount of protection issued to male members between the ages of 16 and 31, and inclusive, was rescinded and the Medical Department was authorized to accept applicants both male and female, regardless of age, for the full amount —$3,000.00—or such part thereof as the application may designate and the medical examination would warrant; it being, of course, clearly understood that an Enlistment Permit will continue to be attached to each male certificate, regardless of age, for service in the United States Army or Navy within the continental limits of United States of America and not beyond.

They also have seventeen members of their Court now in Service, which speaks very highly of their patriotism.

Eros Court No. 37 of Saginaw, Michigan, has also purchased a $100.00 Bond and during the month of March reports having sold $25.00 of Thrift and Savings Stamps.

Montgomery Court No. 223 of Montgomery, Indiana, advise the appropriation of $82.80 as voted by the Court to purchase War Savings Stamps.

Galesburg Court No. 50 of Galesburg, Illinois, has sold $9.00 worth of Thrift and Savings Stamps during the month of March and also has a $100.00 Liberty Loan Bond.

While you are insurable is the time to take membership in Ben-Hur.

OFFICIAL PROCLAMATION

To the Officers and Members of the Tribe of Ben-Hur, Greeting:

The Supreme Tribe of Ben-Hur will hold its Eleventh regular session in the city of Crawfordsville, Indiana, beginning on Tuesday, June 4, 1918, at 10 o'clock a. m.

The Supreme Tribe of Ben-Hur is composed of its accredited representatives, who may be duly elected in accordance with the Laws of the Order, the members of standing, or special committees and the Supreme Officers, as provided by the Constitution and Laws of the Order.

A Deputy who holds a contract with the Supreme Tribe of Ben-Hur and receives compensation for field work will not be eligible to the office of Supreme Representative.

None but Past Chiefs, duly commissioned, and who are beneficial members in good standing, are eligible to the office of Supreme Representative.

For the information of the membership, the Sections of the Law relative to the mode of nominating and electing Supreme Representatives have been published in a preceding issue of The Chariot. The Executive Committee has apportioned the various States and Jurisdictions into Districts, and alloted the number of Representatives and Alternates to which each State or Jurisdiction is entitled, together with a description of the boundaries of each District, as provided by the Laws of the Order, and a printed list of the nominees for Representatives has been sent to the Scribe of each Court in the Jurisdiction to which said Court belongs, which list shall be read at a regular or special session of the Court, at the first meeting after the printed list is received from the Supreme Scribe, but the election of the Supreme Representative cannot be held before April 1, nor later than April 25, 1918, and must be forwarded to the Supreme Scribe not later than May 1, 1918.

Reports of votes received after May 1st, 1918 cannot be counted.

Fraternally in T. B. H.,

(Seal.)

R. H. Gerard.
Supreme Chief

Attest:

Jno. C. Snyder
Supreme Scribe

Olin Bryan

Wednesday, April 3, in the city of Philadelphia occurred the death of Olin Bryan, who was one of the most able and beloved of the Fraternal leaders in America. He was one of the most eloquent orators in the National Fraternal Congress; strong in debate, yet ever true and courteous to the rules of his high conception of chivalry and fairness. His command of language was a rare gift, his expressions beautiful and poetical. Our acquaintance with Mr. Bryan has been for a number of years and it has been a privilege indeed to be counted as one of his friends. The Fraternal cause has lost an able leader and a great exponent of Fraternal Brotherhood, for Olin Bryan was a true Fraternalist under all circumstances.

WE are pleased to note the following Courts have responded to the Country's Call:

The Members of Arrius Court No. 5 of Indianapolis, Indiana, have demonstrated their loyalty by purchasing $1,500 worth of Liberty Loan Bonds.

No one can be a successful and persistent solicitor unless he loves the work. He should feel that he has a mission and that he must live up to that responsibility.

Iowa State Manager

Brother W. N. Steele, who has been Supreme Instructor for the Supreme Tribe of Ben-Hur since 1909, has been appointed State Manager of Iowa to succeed Brother W. B. McGinnis, who voluntarily resigned that he might devote more time to his farming interests. Brother Steele is well equipped for this position, having served as an auditor in the Supreme Scribe's department before his appointment as Supreme Instructor and is thoroughly familiar with the duties and requirements of the various departments in the Supreme Office. We bespeak for him the most loyal support and hearty co-operation from the members throughout the entire State of Iowa. Brother Steele and wife will move from Crawfordsville to Iowa in the near future, but as yet their exact location has not been decided upon.

Memorial Proclamation

To the Officers and Members of the Tribe of Ben-Hur, Greeting:

The laws of the Supreme Tribe designate the second Sunday in June of each year as Memorial Day. Therefore Sunday, June 9, is hereby designated as Memorial Day for our Society for the year 1918. Copies of the Memorial Exercises have been supplied to each of our Courts, but if any Court desires additional copies they will be furnished free of cost upon written request by the Scribe when under seal of the Court.

It is very proper and fitting that the members of the Tribe of Ben-Hur should observe a Memorial Day, and this year, with all the turmoil and strife of the war, the uncertainty of future conditions in our own blessed America makes it especially appropriate that each and every Court should participate in the services. There is so much of real suffering, so many heavy burdens to bear that the spirit of coöperation, of sympathy and of Fraternal Brotherhood should be made more manifest under these trying conditions.

Let us therefore remember our dead by properly observing a beautiful and impressive memorial service, and decorate the graves of our loved ones with flowers, which are the silent but sweet emblems of love. Doing this in memory of our honored dead, whose virtues we would emulate, remembering that sympathy is the noblest impulse of the human heart.

Fraternally yours in T. B. H.,
R. H. GERARD,
Supreme Chief.

Children's Day

To the Officers and Members of the Tribe of Ben-Hur, Greeting:

The first Saturday in June of each year is designated by the Laws of the Supreme Tribe as "Children's Day," therefore in accordance with the General Laws of the Order, as Supreme Chief, I designate Saturday June 1, as Children's Day for the year 1918, and trust our Courts everywhere will observe this day.

Fraternally yours in T. B. H.,
R. H. GERARD,
Supreme Chief.

Accommodations

The Supreme Officers, Representatives, and visitors who expect to attend the meeting of the Supreme Tribe in June should write to the Editor of THE CHARIOT, sufficiently in advance of their arrival and advise as to the kind of accommodations desired. Rooms can be procured in private families for $1.00 and up for each person, and at the Hotel at $1.50 and up. The above prices for Hotel and private families are for rooms only, but meals can be procured at the cafes and restaurants.

All reservations should be made through Brother Gilbert Howell and requests should be forwarded to him in time that proper arrangements may be made for the entertainment of the Representatives and visitors, as accommodations are somewhat limited.

It is also requested that each Supreme Officer, Committeeman and Representative forward to the Editor of THE CHARIOT a good strong photograph, recently taken, that a halftone may be made in advance of the Supreme Meeting. This will greatly expedite matters and will be greatly appreciated by our Supreme Officers. Do not send kodak or snapshot pictures, but send a good strong photograph suitable for making halftones.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of April, 1918.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1508**
2	Empire City No. 84, New York, N. Y.	463
3	Palestine No. 2, Olean, N. Y.	227
4	Electric City, No. 75, Schenectady, N. Y.	191
5	Genesee Valley, 18, Rochester N. Y.	178
6	Jefferson No. 24 Watertown, N. Y.	163
7	Balthasar No. 77, Troy, N. Y.	104

Kentucky

1	Kentucky No. 11, Louisville, Ky	1151
2	Henderson No. 8, Henderson, Ky.	375
3	Jehovah No. 4, Louisville, Ky.	327
4	Ludlow No. 9, Ludlow, Ky.	215
5	Ashland No. 42, Ashland, Ky.,	158
6	Covington No. 2, Covington, Ky	142

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1112
2	Balthasar No. 9, Crawfordsville, Ind	863
3	Esther No. 4, Terre Haute, Ind.	753
4	Crescent City No. 122, Evansville, Ind	648
5	Arrius No. 5, Indianapolis, Ind.	577
6	Simonides No. 1, Crawfordsville, Ind.	515
7	Marion No. 48, Marion, Ind.	400
8	Washington, 169, Washington, Ind.	316
9	Vanderburgh No. 127, Evansville, Ind	297
10	Princeton No. 43, Princeton, Ind.	285
11	Aldebaran No. 16, Peru, Ind.,	269
12	Kendallville No. 20, Kendallville Ind.	267
13	Vincennes No. 248, Vincennes, Ind.	264
14	Malluch No. 45, Vincennes, Ind.	249
15	Huntington No. 68, Huntington, Ind.	242
16	Wabash No. 28, Wabash, Ind.	223
17	Decatur No. 156, Decatur, Ind.	218
18	Elkhart No. 72, Elkhart, Ind.	216
19	Orontes No. 77, Shelbyville, Ind	213
20	Beech Tree No. 211, South Bend, Ind.	212
21	Castalia No. 13, Muncie, Ind,	209
22	Evening Star, No. 231, Evansville, Ind.	206
23	South Bend, No. 41, South Bend, Ind	190
24	Queen City, No. 158, Marion, Ind.	190
25	Greencastle No. 102, Greencastle, Ind.	185
26	Kokomo No. 83, Kokomo, Ind	180
27	Oolitic, No. 54, Bedford, Ind.	171
28	Richmond, No. 42, Richmond Ind.	167
29	Columbia City 92, Columbia City, Ind.	164
30	Logansport No. 238, Logansport, Ind.	159
31	Isis No. 32, Anderson, Ind.	155
32	Chariot No. 38, Lafayette, Ind	146
33	Boonville No. 59, Boonville, Ind.	139
34	Posey No. 105, Mt. Vernon, Ind.	136
35	Progressive No. 166, Hammond, Ind.	134
36	Hartford City, 36, Hartford City, Ind	133
37	Antioch No. 12, Garrett, Ind.	131
38	Maple City No. 125, LaPorte, Ind.	127
39	Germania No. 165, Evansville, Ind.	124
40	Corydon, No. 184, Corydon, Ind	116
41	Bismarck No. 134, Terre Haute, Ind.	111
42	Tennyson No. 208, Tennyson, Ind.	107
43	Sandborn No. 67, Sandborn, Ind	106

Ohio

1	Portsmouth No. 109, Portsmouth, O.	1046
2	Forest City No. 15, Cleveland, O.	618
3	Ilderim, No. 1, Dayton, O.	490
4	Esther No. 4, Hamilton, O.	399
5	Lew Wallace No. 189. Dayton, O.	393
6	Washington No. 43, Toledo, O.	348
7	Canton No. 57, Canton, O.	315
8	Springfield No. 31, Springfield, O.	286
9	Crockery City No. 111. E. Liv'r'l, O.	256
10	Lincoln No. 23, Lima, O.	251
11	Toledo No. 34, Toledo, O.	231
12	Butler No. 99, Hamilton, O.	179
13	Ben-Hur No. 7, Findlay, O.	171
14	Mars No. 151, Cincinnati, O.	167
15	Athenian No. 80, Warren, O.	157
16	Columbus No. 213, Columbus, O.	144
17	Aldebaran No. 14, Youngstown, O.	137
18	Akron No. 243, Akron, O,	137
19	Balthasar No. 3, Cincinnati, O	132
20	Lincoln Heights No. 112, Cleveland	118
21	State No. 233, Columbus, O.	113

Illinois

1	Triumph No. 17, Decatur, Ill.	714
2	Ithamar No. 1, Danville, Ill	506
3	Centralia No. 153, Centralia, Ill.,	487
4	E. St. Louis No. 136, E. St. Louis, Ill	430
5	Caledonia No. 59, Urbana, Ill	429
6	Balthasar No. 2, Champaign, Ill.,	360
7	Miriam No. 11, Kensington, Ill	283
8	Lawrenceville, 86, Lawrenceville, Ill.	244
9	Galesburg No. 50, Galesburg, Ill	230
10	Friendship No. 61, Chicago, Ill.	222
11	Danville No. 474, Danville, Ill.	214
12	Castalia, No. 154, Joliet, Ill.	201
13	Granite No. 144, Granite City, Ill.	200
14	Valhalla No. 63, Chicago, Ill	199
15	Vojta Naprsten No. 176, Chicago, Ill.	198
16	Mt. Vernon No. 115, Mt. Vernon, Ill	189
17	Harrisburg No. 116, Harrisburg, Ill.	188
18	Metropolis No. 181, Metropolis, Ill.	176
19	Waukegan No. 76, Waukegan, Ill.	173
20	Mira No. 97, Mt. Carmel, Ill	172
21	Fox River No. 508, Aurora, Ill.	171
22	Damascus No. 41, Springfield, Ill.	164
23	Murphysboro No 222, Murphysboro, Ill.	162
24	J. C. Hale No 14[illegible], Mattoon, Ill.	162
25	Kankakee No. 91, Kankakee, Ill.	161
26	Melchior No. 27, Charleston, Ill	160
27	Vodnany No. 333, Chicago, Ill.	157
28	Effingham No. 36, Effingham, Ill.	152
29	Olney No. 12, Olney, Ill.	146
30	Vlastimel, No. 186 Chicago Ill.,	145
31	Guiding Star No. 271, Springfield, Ill.,	142
32	K. J. Poniatowski No. 240, Chicago, Ill.	142
33	Mt. Carmel No, 453, Mt. Carmel, Ill.	140
34	Grayville No. 28, Grayville, Ill.	123
35	Linne No. 262, Rockford, Ill.	121
36	Litchfield No. 169, Litchfield, Ill.	118
37	Auburn No. 49, Auburn Park, Ill.	112
38	Kewanee No. 258, Kewanee, Ill.	112
39	Cairo No. 171, Cairo, Ill.	107
40	Robinson No. 48, Robinson, Ill.	106
41	Superior No. 372, South Chicago, Ill.	102
42	Madison No. 200, Madison, Ill.	102
43	Paris No. 4, Paris, Ill.	100

Iowa

1	Aldebaran No. 12, Cedar Rapids, Ia.	705
2	Melchior No. 8, Waterloo, Ia.	576
3	Tirzah No. 3, Mason City, Iowa	304
4	Cedar Rapids, No. 65, Cedar Rapids, Ia.	227
5	Roman No. 98, Sioux City, Ia.	198
6	Jewel No. 2, Council Bluffs, Ia.	151

Tennessee

1	Usona No. 36, Memphis, Tenn.	496
2	Nashville No. 100, Nashville, Tenn.	314
3	Ben-Hur No. 1, Knoxville, Tenn,	143

Missouri

1	Carnation No. 7, Kennett, Mo.	491
2	Century No. 26, St. Louis, Mo	334
4	Independence No. 159, Dexter, Mo.	182
3	Iris No. 141, Springfield, Mo.	180
5	Morehouse No. 10, Morehouse, Mo.	158
6	Lone Rock No. 156, Chaffee, Mo.	126
7	Sikeston No. 9, Sikeston, Mo.	111
8	Golden Rod No. 22, St. Joseph, Mo.	110
9	Mizpah No. 90, Cardwell, Mo.	108
10	Benton No. 143, St. Louis, Mo.	106
11	Simonides No. 61. St. Louis, Mo.	101

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	476
2	Lincoln No. 118, Lincoln, Neb.	324
3	Mecca No. 13, Omaha, Neb.	274
4	York No. 61, York, Neb.	129
5	Fontenelle No. 158, Omaha, Neb.	111

Mississippi

1	Meridian No. 2, Meridian, Miss,	352

Pennsylvania

1	Keystone No. 1, Bradford, Pa.	350
2	Pioneer No. 42, Scranton, Pa.	351
3	Lew Wallace No. 17, Meadville, Pa.	282
4	Harmony No. 43, Sharon, Pa.	254
5	New Kensington, 11, N. Kensington, Pa.	236
6	Benj. Franklin No. 97, Phila' Pa.	217
7	Trevyline No. 12, Jeannette, Pa.	154
8	Rigel, No. 9, Newcastle, Pa.	139
9	Arrius No. 4, Braddock, Pa.	134

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	322
2	Huntington No. 15, Huntington, W. Va.	124

Michigan

1	Fort No. 130, Detroit, Mich.	311
2	Eros No. 27, Saginaw, Mich,	266
3	Union No. 159, Detroit, Mich.,	157
4	Queen No. 43, Battle Creek, Mich	148
5	Ilderim No. 9, Jackson, Mich.	128
6	Kalamazoo, No. 4, Kalamazoo, Mich.	121
7	Ben-Hur No. 1, Flint, Mich.	113
8	Mars No. 31, Bay City, Mich.	110
9	Peerless No, 100, Lansing, Mich.	109
10	State No, 150, Detroit Mich.	104

Virginia

1	Roanoke No. 4, Roanoke, Va.	296

Washington

1	Tacoma No. 2, Tacoma, Wash.	296

Texas

1	Tirzah No. 10, Dallas, Tex.	268
2	Ithamar No. 3, Cleburne, Tex.	260
3	Lone Star No. 1 Ft. Worth, Tex.	242
4	Simonides No. 11, Marshall, Tex.	222
5	Arrius No. 68, Wichita Falls, Tex	185
6	Greenville No. 39, Greenville, Tex	170
7	Ben-Hur No. 5, Houston, Tex.	122

Alabama

1	Birmingham, No. 1, Birmi'ham, Ala.	236
2	Florala No. 42, Florala, Ala.,	101

Arkansas

1	Esther No. 3, Jonesboro, Ark	213
2	Egyptian No. 4, Paragould, Ark	186
3	Argenta No. 71, Argenta, Ark.	129
4	Century No. 10, Wynne, Ark.	127
5	Rose City No. 40, Little Rock, Ark.	123

Oregon

1	Ben-Hur No. 9, Portland, Ore	208

California

1	Los Angeles, No. 19, Los Angeles, Cal.	203
2	Simonides No. [illegible], Los Angeles, Cal.	107

District of Columbia

1	Washington No. 1, Washington, D. C.,	177

Georgia

1	Whitfield No. 7, Savannah, Ga.	164
2	Progressive No. 24, Atlanta, Ga.	161

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	142
2	Maryland No. 1, Baltimore, Md.	107

Kansas

1	Junction City No. 2, Junction City, Kans.	137

Oklahoma

1	Ben-Hur No. 76, Muskogee, Okla.	132
2	Oklahoma No. 1, Oklahoma City, Okla.	115
3	Tulsa No. 8, Tulsa, Okla.	104

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	128

Colorado

1	Sterling No. 16, Sterling, Colo.	121

Louisiana

1	Star of Bethlehem No. 6, New Orleans	112
2	Lafayette No. 1, Lafayette, La.	107

While you are insurable is the time to take membership in Ben-Hur.

Price List

Badges, members, per dozen	$3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	.10
Ballot, boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.50
Scribe's Cash Book, No. 250	1.00
Scribe's Cash Book No. 500	1.50
Scribe's Cash Book, Leather Bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen.	1.00
Scribe's receipts, with name and number of Court, per thousand	2.50
Seals, each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6¾, for Scribe.	2.00
1,000 envelopes, 6¾, for Scribe.	3.50
Seven Pointed Star Pin, Solid Gold, No. 200	1.50
Star with cross and chain, solid gold, No. 198	2.00
Electro button or pin, No. 186	.35
Rolled gold button or pin, No. 187	.50
Solid gold button or pin, No. 188	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Table 4, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

AGE	Table 2	Table 3	Table 4
18	$1 00	$1 05	$ 91
19	1 02	1 07	92
20	1 04	1 09	94
21	1 07	1 12	96
22	1 09	1 15	98
23	1 12	1 18	1 00
24	1 15	1 22	1 02
25	1 19	1 26	1 04
26	1 22	1 30	1 07
27	1 26	1 34	1 09
28	1 30	1 38	1 12
29	1 34	1 43	1 15
30	1 39	1 48	1 18
31	1 44	1 53	1 21
32	1 49	1 58	1 24
33	1 54	1 64	1 28
34	1 59	1 70	1 32
35	1 64	1 77	1 36
36	1 71	1 84	1 40
37	1 78	1 92	1 44
38	1 84	1 99	1 48
39	1 91	2 07	1 53
40	1 99	2 16	1 58
41	2 07	2 25	1 64
42	2 15	2 35	1 69
43	2 25	2 46	1 75
44	2 35	2 57	1 81
45	2 45	2 70	1 88
46	2 56	2 83	1 94
47	2 68	2 96	2 02
48	2 80	3 10	2 09
49	2 93	3 26	2 17
50	3 06	3 42	2 26
51	3 21	3 60	2 35
52	3 37	3 79	2 44
53	3 54	4 00	2 54
54	3 72	4 22	2 65
55	3 91	4 46	2 76

Certificates will be issued for $250, or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class B may transfer at attained age without re-examination from Term Table 4 to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made on or before reaching the age of fifty-five.

Our Supreme Scribe, Brother Jno. C. Snyder, as President of the Montgomery County Chamber of Commerce, is in receipt of the following letter from Washington, D. C., which explains the need of qualified persons for Government Service:

Civil Service Commission

WASHINGTON, D. C.,
March 30, 1918.

Sir:

The Commission makes announcement of the Government's need for stenographers and typewriters. The call for help of this class in Washington is practically without limit. Owing to the general demand, the Commission is having considerable difficulty in recruiting a sufficient number of *qualified* persons for these positions.

The Commission requests that you assist it in its effort by bringing this announcement to the attention of the members of your Order through publication, by announcements in lodge rooms, or in any other manner which may occur to you.

The Commission will appreciate your coöperation in its endeavor to recruit the civil service for war needs. It is perhaps unnecessary to say that an efficient civil service is as important as the armed forces in the prosecution of the war.

By direction of the Commission.

Very respectfully,
JOHN A. MCILHENNY, President.

Play Piano In One Hour for Two Cents!

Would you give two pennies to learn to play the piano or organ in one evening? Impossible! No, not at all. Thousands of others who never played before played their first piece in just a few minutes. **Then why can't you?**

John H. Ferguson, Acme, Alta., Canada, says: "I was not a little amazed when I found I could play in a few minutes." V. R. Perkins, Romney, Ind., says: "I studied 'Easy Form' music fifteen minutes and then started to play." Thousands of similar reports are in our files. Doesn't this convince you that you can play by this wonderful new method?

LEARN The NEW WAY
Lessons Free

This wonderful new EASY FORM Music is written without notes. Anyone can read and play it. You do not need to know anything about music to be able to play in one hour or less. No teacher. No correspondence lessons by mail.

Pay not one cent for five days' instruction free. simply send us two cent postal stating: "I do not read or play music and am interested in the new EASY FORM Way to play." Also be sure to tell us the number of white keys on your piano or organ.

If you find you can play AT ONCE and wish to keep the 100 beautiful selections—songs and instrumental pieces—you can pay for them at our Special Half price, only 6½c per copy, in monthly payments so small that you will never miss them. Otherwise, you can return them and owe us absolutely nothing for music or your instruction for five days. Send a postal today—now—before this remarkable offer is withdrawn. **Easy Method Music Co.**, 331 Clarkson Bldg., Chicago.

Rider Agents Wanted

Everywhere to ride and exhibit the new **Ranger "Motorbike"** completely equipped with electric light and horn, carrier, stand, tool tank, coaster-brake, mud guards and anti-skid tires. **Choice of 44 other styles,** colors and sizes in the famous **"Ranger"** line of bicycles.

DELIVERED FREE on approval and **30 DAYS TRIAL.** Send for big **free** catalog and particulars of our *Factory-direct-to-Rider* marvelous offers and terms.

TIRES Lamps, Horns, Wheels, Sundries, and parts for all bicycles—at half usual prices.

SEND NO MONEY but tell us exactly what you need. Do not buy until you get our prices, terms and the big FREE catalog. Write *Today*

MEAD CYCLE COMPANY Dept. 5-239 CHICAGO

TRIBE OF BEN-HUR

Reminder of Monthly Payments

To Beneficial Members Tribe Ben-Hur:

The Regular Monthly Payment on your Beneficial Certificate for the month of May, 1918, is now due due and must be paid to the Scribe of your Court on or before, the 25th day of this month without notice.

In event of your failure to pay the monthly payment you will stand suspended without notice, as provided by our laws.

Fraternally in T. B. H.,
JNO. C. SNYDER, Sup. Scribe.

Crawfordsville, Indiana.
May 1, 1918.

CHICAGO CORNER

Wednesday, March 27, instead of having Degree Team practice, as our calendar stated, we practiced the opening and closing ceremonies. Our instructress, Sister Gazelle, thinks we may become almost perfect, by practice.

After a short business meeting, April 10, the evening was spent in playing Bunco. Many nice prizes were given, and we were glad to see so many of our friends present on this occasion.

Friendship Court No. 61 was represented at Auburn Court No. 49 on March 26, Brighton Court No. 535 on April 5, and the Tirzah Club journeyed to Humboldt Court No. 45 on Thursday evening, April 4. Those present were well repaid for their trip, for those Humboldt "boys" surely know how to entertain.

Don't forget the Campaign Dinner on May 9. Are you going to allow Friendship Court to take a back seat on this occasion? Get busy, the time is getting very short, and other Courts have a very good start already made. REPORTER.

UNDER THE PALMS

California

SAN FRANCISCO, CAL.—A fine chicken dinner was served March 19, to all members present. Good interesting talks were made, boosting the Court. Sister L. A. Warner deserves great credit for the efficient manner in which the dinner was served and the entertainment conducted. At regular meeting initiation was held and several applications for membership received.

A dinner and an initiation of a class of candidates with Mrs. A. P. Kelly, the State Manager and Past Supreme Teacher, as the guest of honor, was a most enjoyable affair. Mrs. Kelly told of her visit to the Courts throughout southern California. With Mrs. Darrah Edwards as the newly appointed deputy for this district, many new members are being received. CORRESPONDENT.

LOS ANGELES, CAL.—One of the most enjoyable evenings ever given by Simonides Court No. 4 took place on March 12, in the form of a "Good-by, Good Luck, God Bless You" party for sister Kelly upon her departure for San Francisco. After the regular meeting, during which the beautiful ritualistic work was given to a class of candidates, Chairman Proctor stated he had a program prepared that required help, asking Special Representative H. S. Vreeland to assist him, then seating those present in horseshoe form for luck, Chief Brother Joseph presented Sister Kelly with a fine purse from the Court. A greater surprise awaited Sister Kelly when Brothers Vreeland and Proctor, removing a large American Flag, disclosed Sister Kelly's picture between those of the late David W. Gerard and his son, our present Supreme Chief, R. H. Gerard. Sister Kelly thanked the Court for this expression of their regard and esteem, after which all repaired to the banquet room.

Los Angeles Court No. 19 is now the largest Court in the State and is on the high wave of prosperity as a result of the good work of District Deputy H. S. Vreeland. Good times, good initiatory work, and plenty of applicants to work upon makes the increased membership and large attendance.

This Court has given large sums to the Red Cross and has now organized a War Savings Company comprising members of Los Angeles Court No. 19 and Simonides Court No. 4. Ten members of this Court are "Stars" in the Service Flag, and each night as the officers' names are called, those serving their country also are "called," each member present standing at attention.

CORRESPONDENT.

Nebraska

OMAHA, NEB.—Wednesday, March 20, was truly Ben-Hur day in Omaha. District Manager Sister V. M. Lee had been planning for some time for a great booster meeting to be held on the above date, and the result of her labor was shown in the splendid meeting. A six o'clock dinner was served at the Loyal Hotel, reservations were made for one hundred people, and nearly all the chairs were filled, six courses were served.

Brother L. C. Neilson presided and in his usual happy way introduced Brother J. J. Reddy as toast master, who in his opening remarks requested those in attendance to arise and drink to the health, good judgment and moral courage of our beloved President Wilson and the success of the boys across the sea. After which he introduced the following speakers: Assistant County Attorney Ray Abbott, State Manager J. J. Cassidy, Professor G. H. Walters of Lincoln, D. J. O'Brien of New York, and other local speakers. During the banquet Miss Marguerite Kinder favored the meeting with several vocal solos, and at the close of the banquet all stood up and sang the Star Spangled Banner, led by Miss Kinder.

After the banquet all adjourned to the hall, where a joint team composed of the celebrated teams of Lincoln Court No. 118 of Lincoln, Nebraska, exemplified the initiatory work of the society to a class of 54 new members. Brother Cassidy brought with him his Bondopticon and accompanied the Past Chief's charge with the set of slides furnished for that purpose. After the Past Chief's Charge Professor Walters sang "The Holy City," which was also accompanied by a set of slides. Sister Galbreath of Milwaukee, Wisconsin, presided at the piano during the initiation, and after the initiation Brother Galbreath favored us with several solos.

Ben-Hur is now taking the position it is entitled to in the Fraternal Life of Omaha, and we are expecting great things from District Manager Lee in the near future.

May 29, is the Anniversary of the institution of Fontenelle Court No. 158, and Brother and Sister Lee and the members of that Court are arranging for a big celebration on that date.

The ladies of Fontenelle Court No. 158 of Omaha, Nebraska, take pride in announcing the establishment of a "Tirzah Club." The members of the Court were called together at a meeting held at the home of Dr. Vera M. Lee Monday evening, March 25. Dr. Lee called the meeting to order and explained its purpose after which Miss Grace Schroeder was elected President, Miss Nellie Hackenberg Vice-President and Miss Hazel Chapman Secretary and Treasurer. The main object of the Club is to render Loyal Service to the Tribe of Ben-Hur. Twenty ladies were enrolled in the service.

Mrs. Bertha Wilson was elected chairman of the Patriotic Committee, Mrs. Adela Lehman chairman of the Sick Committee, Mrs. Chalfont chairman of the Employment Committee, Miss Hazel Chapman chairman of the New Membership Committee, Miss Frances M. Anderson chairman of the Social Committee, Miss Kinder chairman of the Entertainment Committee and Miss Gertrude Shipley chairman of the Chorus Committee.

An enthusiastic discussion was aroused over a Patriotic Quilt Suggestion. This Quilt is to be sold and the funds to be given to a Patriotic cause.

The ladies' anticipate a great future for this club. SECRETARY.

Indiana

EVANSVILLE, IND.—The Courts of Evansville have been having some extra good meetings for the last two months. Friday, March 1, the combined Courts held a spectacular initiation. Brother W. H. Owens, of Crawfordsville, drilled the team and the work was a grand success. This initiation included a class of 175 new members. Brothers Ed Mason and P. O. Bowers attended from Crawfordsville. Several were present from nearby towns and the hall was packed. March 22, the Ladies' Team of Crescent City Court No. 122 presented Crescent City Court and Vanderburg Court No. 127 with a Service Flag. The flag contained ten stars. Nine for Crescent City and one Gold Star for a Vanderburg member who died in service. Sister LaMar, the leader of the team, made the presentation speech. Brother O. Bohannon made the address of the evening, his subject being "Lest We Forget." Brother Ashby recited "The Service Flag." An appropriate song was sung to the tune of "The Battle Hymn of the Republic." The flag was graciously accepted by the Scribes of the two Courts.

April 5, Crescent City Team initiated a class and were the hosts to Henderson Court No. 3. About sixty members from Henderson attended and all had a very enjoyable evening. Nearly two hundred were present. We are observing the Food Administrator's request and serving no lunches, but having good times just the same. SIMONIDES.

INDIANAPOLIS, IND.—Fifteen hundred dollars' worth of Liberty bonds were pledged by the members of Arrius Court No. 5, at a meeting Monday night, April 1. Lew Shank, Robert Dalton, Mrs. Martha Yoh Marson and Betty Blythe delivered patriotic addresses. There are about 700 members in the Court and teams are being organized to thoroughly canvass the membership for the bonds. Mr. Shank addressed the following telegram to President Wilson, following the meeting: "Arrius Court No. 5, Tribe of Ben-Hur, with seventeen men in service, has pledged $1,500 to the Liberty Loan with whirlwind speed and organized team work which promises big results." REPORTER.

DECATUR, IND.—Wednesday, April 3, Decatur Court No. 156, with more than one hundred members and their friends, celebrated the Eighteenth Anniversary of the local Court. A patriotic air prevailed during the rendering of the program, which opened with singing of "America." Welcome address by Dr. Elizabeth Burns, followed by solo, Past Chief Ruby Baker, "Keep the Home Fires Burning." At the singing of the second verse of the song the "Service Flag" with four stars as a tribute to the four boys who are serving our country, was unfurled by Chief J. C. Burkhead. Four stars represented Roy Enos, Glen Venis, Joe McConnell, and Walter Cherryholms. Hon. C. L. Walters gave a patriotic address in honor of the boys, and P. O. Bowers, State Manager, gave an address on the organization of the Court, the past and future progress of the Order in general. He also urged the members to be loyal to our country in this hour of distress and peril. Instrumental music by Miss Naomi Mayer, trap drummer, and Lulu Gerber, pianist; instrumental music, Helen Walters; reading, "The Vision of the Cross," by Mary E. Artman, local Scribe; instrumental music by Lulu Gerber; talks followed, by several of charter members and others. Music continued during the evening and ice cream and wafers were served. "God Be With You Till We Meet Again" was the impressive closing song. The evening was a very impressive and thoroughly enjoyable one, and it is hoped we may have many more as good. REPORTER.

Pennsylvania

NEW KENSINGTON, PA.—Thursday evening, March 28, the members of New Kensington Court No. 11 celebrated the Twenty-fourth Anniversary of the Court, which was indeed a most interesting meeting. Brother T. H. Russell presided, and the following program was given:

Song—Ben-Hur is Marching On.	
Invocation	Rev. V. L. King
Piano Duet	Miss Barnes, Miss Roberta Crable
Reading	Mrs. Grey
Duet	Hazel Vanetta and Mildred Tress
Roll Call	Mrs. N. J. Frick, Scribe
Solo	Brother Reynolds
Address—Good of the Order	Rev. A. J. Meek
Solo	Miss Kelly
Reading	Mrs. McGuigan
Duet	Miss Kelly and Mrs. D. Paul Decker
Reading	Miss Julia Hudepochi of Tarentum
Solo	Mrs. Albert Imm
Illustrated Pantomime—My Country 'Tis of Thee	Miss Elizabeth Vaughn
Dedication of Service Flag	Rev. V. L. King
Illustrated Pantomime—The Star Spangled Banner	Miss Helen Small
Song—America. (All standing.)	
Benediction	Rev. A. J. Meek

There was a very large attendance, and the address of the Rev. Meek of the Baptist Church was fine and instructive. He has given a great deal of thought to Fraternal Insurance, and is a very strong advocate of Ben-Hur, and too much praise cannot be given to Rev. V. L. King of the Christian Church for his magnificent address in dedicating the "Service Flag." It was full of patriotism and loyalty, and praise for the six young men of this Court who are now at the front. In fact, all of the numbers were wonderfully fine.

New Kensington Court will now take on new life and will soon be the leading Court in this Jurisdiction. Brother Cratty says there must be 500 before the Twenty-fifth Anniversary. There will be a big initiation at the next meeting. REPORTER.

Michigan

DETROIT, MICH.—Monday, April 1, was far from being on "April Fools' Day" in Ben-Hur circles in Detroit. Our new Court, Iris Court No. 165, entertained the other Courts in the city at a big Union meeting, and also had fifty visitors from Pontiac, who came down in a special car, bringing twenty-five candidates with them. The Degree Team of Fort Court conferred the work to about thirty candidates, after which refreshments and dancing were indulged in. The hall was crowded and much enthusiasm manifested. Although a large number of our members are sick, through an epidemic of the grip, it was one of the best meetings that we have had in Detroit in years. REPORTER.

PONTIAC, MICH.—Brother W. T. Collins, our deputy, is creating a big stir in the city for Ben-Hur and our Court is growing by leaps and bounds. We expect to be on the Honor Roll by the time this article is in print. Our Court has had many ups and downs, but every one likes and respects Brother Collins and his wife, and we fully expect to be one of the biggest Courts in Michigan before the end of this year.

Thursday, March 14, the Degree Team of Fort Court from Detroit, under the guidance of Deputy Frank Butler and his wife, came out and conferred the work on a large class of candidates for us. We have just bought a set of robes and are organizing our own Degree Team. CORRESPONDENT.

LANSING, MICH.—Peerless Court No. 100 celebrated its Fifth Anniversary of the reorganization of the Court on Tuesday, March 26. About 6:30 in the evening the members assembled at the hall and were served a most elaborate banquet. The hall was comfortably filled with a most enthusiastic gathering. Our beloved Chief, Sister Gertrude Prosser, acted as toastmaster, and introduced several of the members who made appropriate speeches. Music was also rendered by the Ben-Hur Orchestra, under the direction of Doctor Walker. Sister Prosser then introduced our guest of honor, Brother Jno. C. Snyder, Supreme Scribe, who held everybody's attention for over an hour, as he gave one of his usual stirring talks. The members then adjourned to the upper hall, where dancing was indulged in until an early hour.

REPORTER.

LANSING, MICH.—The Red Cross Benefit given by Peerless Court No. 100 Tuesday evening, April 16, proved to be a splendid success, both financially and socially. The little playlet, "The Face at the Window," was given by home talent, cast of characters as follows:

Reginald Spofford, one of New York's 400	Charles Love
Chester La Grange, alias Second Story Bill, of unsavory reputation	Milton Barnaby
Mose Johnson, who refuses to work	Floyd Perry
Henry Swartwood, a detective	Clifford Brigham
Vera Stanley, wronged but forgiving	Katie Smith
Mrs. Spofford, mother of Reginald	Esther McKimble
Lillian Stanhope, her niece	Frances Wilson
Dina, a domestic	Lena Countis

Scene: Act I and II—Drawing room, home of Vera Stanley. "The Unprotected Home," "Continued Persecution." Act III—A Rocky Pass, Palisades of the Hudson. "The Battle on the Rocks," "Free at Last." Time: The present. Place: A village near New York.

The parts were all well taken, special mention should be given Sister Kate Smith and Brothers Love, Barnaby and Smith. The proceeds amounted to $24.00, which was turned over to the Red Cross Committee. Our special orchestra furnished the music for the occasion. REPORTER.

Missouri

KENNETT, MO.—Carnation Court No. 7, at its regular meeting Monday night, April 8, decided to have a box supper on Monday night, April 29th.

A prize of a $5.00 War Savings Stamp will be given by the Court for the best decorated box and $2.50 in gold for the second best. The boxes will be sold to the highest bidder for cash in hand and he will receive with his box the amount of his bid in Thrift Stamps or War Savings Stamps

A large cake baked under the Government Food Conservation plan will be given to the lady receiving the most votes and the proceeds will be donated to the Red Cross.

The box winning first prize will be sold to the highest bidder and the proceeds donated to the Company I fund, 140th Infantry, our volunteer home company.

The following program will precede the sale of the boxes and the cake: Dave Stroud, Chairman; song, "America"; invocation, Rev. W. R. Hill; vocal solo, Gertie Gossage; address, Rev. R. B. Freeman; quartette, Mrs. J. A. Hemphill; address, Langdon R. Jones.

It is hoped that every patriotic lady will attend and prepare a box and every patriotic man or boy will be present with his purse and will bid liberally. REPORTER.

CARDWELL, MO.—Mizpah Court No. 90 has taken on new life and during the last four months fifty-five new members have been added to the Court, making an enrollment of one hundred and thirty-five members, and we are still adding more.

We have been having some splendid meetings of late, and the officers are becoming more proficient in their parts. At our last meeting in March we enjoyed a visit from our State Manager, A. S. Bradshaw; also District Manager, H. V. Petty. This was Brother Bradshaw's first visit to our Court. We shall be pleased to have him come again.

REPORTER.

Illinois

GALESBURG, ILL.—The communication from the Home Office relating to Thrift and War Savings Stamps has been read at each and every one of our meetings since it was received and as a result we have organized a Thrift and War Savings Society in our Court. Sister Emily Boyer was elected Secretary-Treasurer and just as fast as possible is getting in touch with our members and explaining the Thrift and War Savings Stamps to them. At our two meetings this month thirty-six stamps have been sold. The amount may seem small, but when we take into consideration the attendance at these meetings, we feel gratified that we have made a beginning. REPORTER.

GALESBURG, ILL.—One of the most important fraternal gatherings ever held in Centralia occurred Tuesday night, March 26, when Centralia Court No. 153 entertained Dr. R H. Gerard, of Crawfordsville, Ind., Supreme Chief of the Tribe of Ben-Hur, and President of the National Fraternal Congress of America.

Dr. Gerard was the guest of honor at an elaborate Ben-Hur Booster Club banquet at the Pittenger Cafe at 7:30 o'clock when Clara L. Camp, special Ben-Hur representative, was hostess to fifty booster members.

The guests were seated at a long table. At the plate before each guest there reposed a flat fern and a carnation. Palms and bouquets of flowers adorned the table while the piano was banked with palms, and Ben-Hur banners. A dainty menu was served.

Dr. Gerard, principal speaker of the evening, spoke on "Fraternalism," and told of his recent talk with President Wilson in which the President spoke highly of the Fraternal Congress. He also touched on "Fraternal Publicity," and characterized the present time as one capable of producing most favorable publicity throughout the country if the fraternal societies measure up to the opportunity of assisting the government and its soldier and sailor members.

Dr. Gerard was in attendance at the meetings of the President and heads of labor leaders of the country recently, and is also a member of the Advisory Committee of the Universal Training League.

H. J. McGinnis, State Manager, also of Crawfordsville, Ind., was present and acted as toastmaster. In a brief address he compliment Centralia Court, the second largest in the State and highly praised the work being done in the city.

Clara L. Camp, special representative and hostess, thanked the members for their assistance in the membership campaign, and toasted the boosters.

O. B. Correll, Chief, made the address of welcome.

The program was as follows:

Music—Selected	Mrs. Eula Clark
Address	Dr. R. H. Gerard, Supreme Chief
Music—Selected	Mrs. Grace Mueller
Address	Clara L. Camp, Special Representative

At a community and welfare meeting of lodge members and invited guests at the Queen City Hall at 9 o'clock Dr. Gerard made another interesting talk about "Fraternalism." The following program was given:

Vocal Solo	Mrs. Julius Reinhardt
Reading—Selected	Mrs. Bectold
Address	Dr. R. H. Gerard
Reading—Selected	Irene Sharp
Piano Selection	Mrs. Mueller
Vocal Solo	Miss Reese
Trio	Composed of Mrs. Lipe, Mrs. Erwin and Mrs. Myers

Fully four hundred people attended the reception after the program. Dancing was indulged in by the big crowd until a late hour in the night. Music was furnished by Winkler. Georgia Bush and Donald Cunningham.

The committee in charge of the event was: Mrs. Lipe, Mrs. Nell Meyers and Mrs. Van Buskirk.

The Ben-Hur Booster Club is composed of Ben-Hur members who have secured one new member for their organization, in the membership drive now being conducted. Fifty members have qualified for the club, and a new class consisting of fifty has been secured for the society. Upon petition of members, Clara L. Camp, special representative, will remain in Centralia sixty days longer to supervise the membership campaign.

REPORTER.

GRANITE CITY, ILL.—McKinley Court No. 559 was instituted March 27, with sixty-one charter members. This Court starts out under most favorable auspices, and while the youngest Court in the State, we hope it will soon excel some of our older sister Courts in the enrollment of membership.

On the date of institution we were favored by having as our guests, our Supreme Chief, Dr. R. H. Gerard, and State Manager, H. J. McGinnis. Each gave us instructive talks and enthused the newly initiated candidates by their forceful portrayal of the great work accomplished by our Order.

The degree work was splendidly exemplified by the Degree Team from East St. Louis Court No. 136 of East St. Louis, Illinois. We were pleased to have visitors present from St. Louis, East St. Louis, and the other Courts in Granite City, and wish to assure them of a cordial welcome to our meetings at any time.

DISTRICT MANAGER.

Oklahoma

HUGO, OKLA.—Simonides Court No. 58 had a very pleasant gathering of the members and friends at our meeting, Friday, April 5. In honor of Brother A. S. Bradshaw, State Manager, a special program had been prepared. A heavy rain would have ordinarily made most folks stay at home, but not the loyal members of this Court. Brother Bradshaw took charge of the meeting and several candidates were initiated. After the close the following program was rendered:

Flag Salute, Ben-Hur Children; America; Opening Address, J. H. Woods, District Manager; Reading, Everett Gillette; Piano Solo, Mrs. George Moon; Solo, Master Paul Harris; Reading, Thelma Moon; Solo, little Miss Elizabeth Ann Milling; Good of the Order, State Manager A. S. Bradshaw; Toast to Our Boys at the Front, Everett Gillette; Benediction, little Miss Rubye Dounds.

Brother Bradshaw in his address paid a splendid tribute to our boys at the front, represented on our Service Flag with its five stars. He said that Court No. 58 had grown greatly during the last two months and praised the splendid work of Brother Woods, our District Manager, and his assistant, Mrs. Anna L. Cheatam for their tireless efforts.

Plans were made for our new membership contest, which had been worked up by Brother Woods. We have the Court divided into two parties with a captain for each, known as the "Reds" and the "Blues." Each side will work to double the membership of the Court in the next thirty days, and the losing side will pay for a supper for the winners.

CORRESPONDENT.

New York

OLEAN, N. Y.—The program given by Palestine Court No. 2 Wednesday evening, April 3, to dedicate our Service Flag, was very appropriate. It was one of the most beautiful and impressive dedication services held in our city. After the opening remarks, while the audience sang "The Star Spangled Banner," Miss Thelma Ehler, dressed as Columbia, entered from the ante room, carrying a large flag. Marching with her were Sisters Jennie Ray and Julia Edwards, carrying smaller flags. They were followed by the little Misses Nadine and Beulah Allen dressed in white, carrying our Service Flag, and also flags of the Allies. They placed the Service Flag upon our Altar and while the musician played softly on the piano, "America, Here's My Boy," the roll was called of each member of our Court who has gone to the service, and the Mothers of the young men pinned a star on the Service Flag.

The remainder of the program consisted of singing "The Star Spangled Banner," followed by salute of flag by the audience; pinning of stars on the Service Flag by mothers of sons who are in the service; prayer, Mrs. Mae Clayton; reading, "Our Flag," Mrs. Becker; recitation, "Our Service Flag," Thelma Ehler; solo, "What a Wonderful Dream," Miss Peterson; recitation, "A Soldier I Will Be," Master James Ray; recitation, "I Don't Want No More Dollies," Winifred Ehler; duet, "Joan of Arc," Misses Peterson; recitation, "The Surf of War," Beulah Allen; recitation, "A Star for Me," Martha Ray; solo, "Somewhere in France Is the Lily," Helen Ray; recitation, "A Patriotic Girl," Nadine Allen; recitation, "On a Christmas Eve," Catherine Beny; reading, "Wait," F. L. Hall; reading, "The Devil's Phone Call," Mrs. Locke; tableaux and song, "Over There;" address on "Food Conservation," Mrs. George Derby; song, "America." The program was followed by a tureen supper.

SCRIBE.

Ben-Hur Float, Kendallville Court No. 20, Health Day Parade

ROCHESTER, N. Y.—How swiftly time flies, just entering on the second quarter, we had planned to do so much during the first quarter but have accomplished so little that it will keep us good and busy to catch up. Genesee Valley Court No. 18 appointed two Captains, Brother George Anderson and Sister Mary McElroy, in a campaign for new members. This was done after Brother Anderson had thrown out a challenge. This Court has been holding well attended meetings. Our District Manager, Brother Browne, has won his way into the hearts of the members. The future will see great accomplishments. Watch THE CHARIOT.

Star of Peace Court No. 138, located at East Rochester, instituted December 29, 1917, is a very healthy Court with the true Fraternal Spirit, and is giving their friends and acquaintances an urgent appeal to join the order. March 18, a Basket Social was held at the home of Brother and Sister Sherman's, and a most enjoyable hour was spent. This Court has purchased a set of robes, and our Chief is determined to have his team become the Banner Team of this district. They will take lessons from Genesee Valley Court's unique team, April 10, when a union class from all Courts are to be initiated.

Carnation Court is after members, and, with Sister Platt at the helm, success is sesured. Three Beneficial Members have already been initiated and this is only the beginning. Star of Hope Court No. 136, though not yet a year old, is a frisky youngster, never a Court meeting since its organization, but that some name has been proposed for membership. Chief Chapman is ever on the alert for something new under the "good of the order."

Star of the East Court No. 135 celebrated its First Anniversay with a very fine Literary and Musical program. On the platform were the Chiefs from each Court, State Manager Brother J. D. Robberts and Rev. Harry Wright, Pastor of Plymouth Church. Our District Manager, Brother J. C. Browne, proved an efficient Master of Ceremonies. Rev. Wright's address was well received by the large audience present. Chairs were at a premium. He said the members of Ben-Hur seem to be more sociable and more interested in each other than do members of other orders. Brother Robberts spoke from a financial standpoint and filled his hearers with facts and figures pertaining to the Tribe of Ben-Hur. The Chiefs of the various Courts had good words of cheer for the year old. Master Joseph Ferby O'Brien and Miss Mary Sullivan entertained in their usual happy style to the great delight of all present. Piano solo by Miss Lorena Browne was a treat. As an elocutionist Sister Greinke is excellent. Brother Carpenter and Sisters Cornish and Holbrook, as vocalists, and Sister Gilbert and Mrs. Crellan as pianists, assisted in making it a delightful evening. Harvey's Orchestra furnished music to the delight of all. Visiting members always welcome to any and all meetings of Rochester Courts. Come once, you will be sure to come again.

ONE WHO VISITS.

Ohio

CINCINNATI, OHIO.—Give us Bonds, but no bondage, is our slogan. Therefore Covington Court No. 2 has bought another $100.00 worth of Liberty Loan Bonds, which makes $500.00 of Liberty Loan Bonds that we own. This Court is not buying these Bonds because they pay interest, but to encourage our brave boys who are fighting to make the world a safe place to live in for all time to come.

Our monthly open meetings are producing good results as we have many new members enrolled. At the open meeting of Covington Court No. 1 Thursday, March 28, four members were initiated for Triumph Court No. 225 and two for Victory Court No. 176. Friday night, April 5, Victory Court held their first meeting in the new hall. A large attendance was present and the initiatory work was given to four candidates. Wednesday, April 17, in the hall of Mars Court No. 151 a fine class of candidates was initiated for Victory, Mars, Triumph and Covington Courts, the work being exemplified by the Welfare Committee's Team, which was most excellent.

Thursday evening, April 15, Ludlow Court No. 9 held a Patriotic Meeting for the purpose of boosting the Liberty Bond Drive. Stirring, patriotic speeches were made by Brothers E. H. Daugherty, Wm. Wilson and Homer Stubbs. As a result, subscriptions were received for several thousand dollars worth of bonds, and our Order may be benefited by securing the application of several of the young men present.

At each open meeting, Brother E. B. Gayle, District Manager for Hamilton County, was present and by his efforts he has secured about fifty applications during the past few weeks. He is working hard with the hope of having a spectacular initiation with one hundred new members. The 10th of June is the date, so don't forget it. All members not attending our meetings are surely missing many happy and pleasant affairs.

P. C.

CLEVELAND, OHIO.—Our Boosters' Club has again become active and is sure to lend considerable assistance to our new Deputy, Brother Reynolds. They have their own hall for meeting purposes, where a dance was held recently. The proceeds of which are to be used in buying uniforms for our new Ladies' Drill Team, which is now thoroughly organized and is being ably trained by Brother H. T. Barker.

A recent trip to Geauga County maple sugar region was also highly enjoyed. A special car was run and a fine crowd of young people indicated their enjoyment by the stunts and songs, both on the car and at the camp, where a liberal supply of maple sugar was furnished.

We wish to correct a statement in the last issue of THE CHARIOT regarding the traveling bag which was given to Brother Gayle at his departure. This was given by the Boosters' Club and presented by Brother Kenat to Brother Gayle.

CORRESPONDENT.

DAYTON, OHIO.—Lew Wallace Court No. 189 answered the call of our State Manager for the month of March by securing $16,000 worth of new business, aided by our good Brother F. F. Theis, Special Representative, who worked hard to help hold Ohio in first place again and succeeded. Brother Theis is always there when called upon and succeeds. Friday, April 5, we had as guests State Manager Brother R. G. Hungate, State Chief Sister Deborah Mitchell, Sister Emma Jefferson, with about twenty visitors from Butler and Ilderim Courts, who witnessed the Degree Team of Lew Wallace Court under the supervision of our Drill Master, W. I. Perks, exemplify the work on a large class of candidates, twenty-three applications having been presented. The work being very beautifully accompanied by tableaux; first, "Welcome;" second, "Rock of Ages;" third, "Purity;" fourth, "Mother, Sister, and Ben-Hur with the Guardian Angel;" fifth, "Dove of Peace and Good Will;" six, "American Flags," with song, "Star Spangled Banner." The degree work was followed by talks from our visitors, who complimented our Degree Team and spoke of the progress of our Court. About 250 of our members were present. After the closing of the session a social hour and a good old-fashioned hand-haking was indulged in. Refreshments were served and all departed at a late hour feeling glad they had come.

Our doors are always open to visiting Brothers and Sisters and the glad hand of welcome extended to them.

SCRIBE.

Kentucky

PADUCAH, KY.—Thursday evening, April 12, Daniel Boone Court No. 96 met in regular session at the Masonic Hall, Fifth and Kentucky Street, with about fifty members present, fourteen candidates were in waiting and duly initiated by the newly organized Degree Team. Daniel Boone Court will appear on the roll of Honor for the month of May, as they now have one hundred and twelve Beneficial members in good standing.

Under the Good of our Order, State Manager, Brother Spalding E. Michot was present and made quite an interesting talk. He told us of the good work that the Tribe of Ben-Hur is doing throughout their entire Jurisdiction. Brother Tobias Kettler is working hard to secure twenty thousand of insurance by May 31, in order that he can attend the Supreme Convention free of any cost to him whatsoever, and the writer predicts that Brother Kettler will land his twenty thousand before the contest is over. District Deputy, Brother P. A. Eastes has been doing some excellent work at Paducah, and will open up the Mayfield Territory in the near future.

REPORTER.

HENDERSON, KY.—On Tuesday evening, April 16, Brother Spalding E. Michot was an unexpected visitor to Henderson Court No. 3 and was greatly surprised to learn that the members of he Court had arranged for an open meeting in the way of a box social and dance, the proceeds to be given to the Red Cross Society. Brother Michot was called upon to deliver an address on the Red Cross Society. He told us of the immense good work that was being done by the Red Cross Workers and Nurses all over the country, and his talk was certainly appreciated by all present.

Brother Edward Stokes, known all over Henderson County as being the leading rapid fire auctioneer, auctioned off the boxes that had been donated by the members, and the bidding was quite spirited, some of the boxes bringing as much as two dollars. Sister Mattie Schmitt and Zella Sights composed the refreshment committee and served soft drinks. After the boxes had been auctioned off, a dance followed, the music being furnished by the Penner Orchestra. Brother Jacob Schmitt, Sr., was general chairman of this open meeting, and after all the expenses had been paid, Henderson Court turned over to the Red Cross Society, the sum of Twenty Dollars.

Henderson Court has on two former occasions shown their patriotism by purchasing four hundred dollars worth of Liberty Bonds. This Court will soon reach the four hundred mark, and our capable District Manager, Brother D. E. Williams, is to be congratulated for the good work he is doing in Henderson. About two hundred people were present at this open meeting, and quite a number of them were not members of the Tribe of Ben-Hur. Brother Williams expects to secure quite a number of them for our Order before the month is over. Our Court has the reputation of having more young members among its membership than any other Court in the State of Kentucky.

REPORTER.

Fraternal Benefit Societies—Valuation Report

Made by the Supreme Tribe of Ben-Hur as of December 31, 1917, to the Insurance Departments of the several states pursuant to the requirements of the law.

1. This report must be filed on or before the first day of June, 1918.
2. The Valuation Exhibit must give in separate items for each form of certificate the present mid-year value of future net contributions as contingent assets, and the present mid-year value of promised benefits as contingent liabilities, or in lieu thereof the mid-year net value of such certificates.
3. This Valuation Report must be certified by a competent accountant or actuary, or verified by the actuary of the Department of Insurance of the State in which the society is domiciled.
4. If separate funds are maintained under the laws of the Society for different forms of certificates, a separate Valuation Exhibit and "form of explanation for publication" shall be attached in respect of each such form and be furnished to all members, irrespective of class, through the official publication of the society, or otherwise.
5. The items of actual assets and liabilities must correspond with the same items in the Annual Report and shall be furnished by an official of the Society to the actaury or accountant which the latter shall include in the Valuation Exhibit as indicated.
6. Publication in Official Journals (or in lieu, communications to individual members) shall be made of the results of Valuation in form identical with that of the valuation exhibit to Insurance Departments, with explanations.
7. In the determination of the percent of assets to liabilities, according to the prospective method of Valuation, there must be eliminated the funds not available for the payment of claims under contracts of insurance, and the "non admitted assets," other than certificate liens and loans; provided that the total of such indebtedness on any certificate included in the statement of assets shall not be greater than the excess of the present value of the benefit over the present value of future contributions under said certificate as shown by such prospective valuation.
8. When furnishing copy of the Annual Report to the actuary or accountant (unless he has personal knowledge of the facts) the Secretary (or other qualified officer) of the Society shall definitely give the amounts of the non-admitted assets and of the expense fund and of other funds held for relief or other special purposes and not primarily for the payment of claims, and shall answer the following questions:
9. Does the Society issue separate certificates promising disability benefits? Answer—No.
10. Are the net contributions for disability benefits kept in a fund separate from all other benefit and expense funds? Answer—No.
11. How many assessments were actually collected last year? Answer—12.
12. Date when the Society last changed the number of assessments to be collected each year? Answer—
13. What proportion of first and subsequent years' contribution may be used for management expenses? Answer: First year, 80 per cent. Subsequent years, 10 per cent.
14. Are there any reserve liens (not certificate loans or premium loans) outstanding against certificates in force? Answer—No.
15. Are certificate loans or premium loans granted? Answer—Yes. If so, state conditions and amount outstanding. Answer—Members of inadequate rate class who transferred to adequate class at age 56 or over were permitted to have not to exceed one-half of their monthly payment charged as a lien—accumulated value $206,992.56.

I hereby certify to the correctness of the foregoing answers and to the items 24, 25, 32, 33, 34, 35, 37, 38, and 39 of the Valuation Exhibit.

Signature JNO. C. SNYDER,
Official title Supreme Scribe.

16. A synopsis of the forms of certificates and the formulas employed for valuing the benefits and contributions under each form, together with the amount of insurance in force, must be given by the actuary or accountant with answers to the following questions:
17. State the method of valuation used (whether level, premium, preliminary term, etc.) Answer—A determination of the mid-year value of future benefits and of future contributions to Mortuary Fund upon the basis of twelve monthly assessments per annum, —excluding negative quantities.
18. State the Mortality and Interest Assumptions employed in the Valuation. Answer—National Fraternal Congress Mortality Table, four per cent.

Valuation Exhibit—December 31, 1917

ASSETS—Actual and Contingent

19.	Present mid-year value of future net contributions		$18,056,195.90
20.	On Whole Life Certificates, Death Only	$9,032,185.35	
21.	On Death and Disability Certificate, D. & D.	4,837,745.68	
22.	On Term Certificates	4,186,264.87	
24.	Admitted Assets, less $23,309.85 General or expense fund		1,704,263.74
25.	Liens, Loans and Interest thereon, on certificates valued according to the prospective method. (The amount appearing in this item is that part of the accumulation in item No. 15, which may be employed as an asset under the conditions stated in item No. 7)		12,751.80
26.	Total		$19,773,211.44

LIABILITIES—Actual and Contingent

27.	Present mid-year value of Promised Benefits		$20,310,999.03
28.	On Whole Life Certificates, Death Only	$10,051,006.08	
29.	On Death and Disability Certificates	5,864,038.97	
30.	On Term Certificates	4,395,953.98	
32.	Accrued Liabilities		193,165.17
36.	Total		$20,504,164.20
40.	**Assets (Item 26) to Liabilities (Item 36)**		**96;44 per cent**
37.	Amount of Expense Fund		$ 23,309.85
39.	Accrued claims on Expense Fund		8,432.36

42. The above valuation is in conformity with statutory requirements, and is not to be regarded as a test of financial solvency in any action that may arise, but is made to determine the amount the Society should have on hand to pay its future obligations without change in the basis of collection on the assumption that its mortality will be the same as that set forth in the National Fraternal Congress Mortality Table and that the rate of interest earned will be four per cent.

State of Indiana. } SS.
County of Montgomery. }

Charles W. Iliff, being duly sworn, deposes and says that he is the Actuary who made the foregoing computations and answers to the questions above set forth concerning the condition of the Supreme Tribe of Ben-Hur as of December 31, 1917, and that the same are correct and true to the best of his information, knowledge and belief.

CHARLES W. ILIFF, Actuary.

Subscribed and sworn to before me this
12th day of March, 1918.

BELLE S. COLLINS,
(SEAL) Notary Public.
Notary Public, Montgomery County, Indiana. My commission expires December 29, 1918.

Member of Ben-Hur in the Service

In order to have a complete list of members who are serving our country in any branch of the Army or Navy we give herewith a blank which we wish to have filled out by the soldier or some member of his family and returned to THE CHARIOT, Crawfordsville, Indiana.

INFORMATION ON PATRIOTIC SERVICE

To THE CHARIOT:

I belong to..Court, No..............

Location of said Court..State of..............

My certificate in the Tribe of Ben-Hur is No..

I am now in Company..........of........................Regiment..............

....

My present location is Camp..

....

Has the "Enlistment Permit" on your Certificate been attached by our Supreme Scribe?........................
Yes or no.

Name of Soldier..

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe of Ben-Hur—Report of Supreme Scribe for the Month Ending April 15, 1918

Balance on hand March 15, 1918		$1,671,767.36
March receipts:		
Received from Monthly Payments	$ 103,003.43	
Received from Interest	4,244.57	
Received from Rent	1,676.53	
Total Receipts		$ 108,924.53
Sum		$1,780,691.89
March disbursements:		
Death and Disability Claims	$ 95,430.30	
Repairs on Home Office Building	13.50	
Repairs on Other Real Estate	8.95	
Maintenance of Building	957.04	
Total Disbursements		$ 96,409.79
Balance April 15, 1918		$1,684,282.10
Balance on hand April 15, 1918		**$1,684,282,10**

List of Death and Disability Claims Paid in March, 1918

Harry J. Funke, Bellevue, Ky.	$ 1,400.00
Geo. Taylor, Momence, Ill.	1,400.00
Jos. R. Cowens, Cincinnati, Ohio	1,500.00
Mary J. Nicholas, Dayton, Ohio	500.00
Eliza Mapel, Columbus Grove, Ohio	700.00
Lige T. Spencer, Cleburne, Tex.	1,000.00
Daniel A. Tubbs, Rossville, Ill.	1,000.00
Steve Johnson, Poplar Bluff, Mo.	500.00
Clara M. Peck, Alexandria, Ind.	1,200.00
Lucinda Teegardin, Columbus Grove, Ohio	500.00
Chas. D. Thompson, Neligh, Neb.	1,500.00
Carson A. Tippetts, Pittsfield, Ill.	1,300.00
Arthur G. Arveson, Milwaukee, Wis.	1,500.00
Anna Laita, DeKalb, Ill.	600.00
Evie W. Welch, Lincoln, Neb.	1,000.00
Horace F. Myers, Cedar Rapids, Iowa	2,000.00
Mary E. Hampton, Evansville, Ind.	650.00
Jas. H. Bowman, Lima, Ohio	1,200.00
Mathew G. Marsh, Newport, Ky.	1,000.00
Jas. P. Chapman, Kenrallville, Ind.	600.00
Thos. Williams, Ft. Wayne, Ind.	2,200.00
Frank J. Kohn, Buffalo, N. Y.	2,200.00
Zodah I. Sutton, Mt. Carmel, Ill.	1,000.00
Anthony Rieskamp, Ludlow, Ky.	1,000.00
Alva McDowell, W. Salem, Ill.	1,000.00
Jno. Bowler, Rockford, Ill.	1,000.00
Jno. Kaster, Louisville, Ky.	1,000.00
Harry J. Lindeman, Garrett, Ind.	1,200.00
Dora E. Waeltz, Centralia, Ill.	500.00
Thos. H. Griggs, Robinson, Ill.	1,000.00
Arthur Shoener, Oskaloosa, Iowa	1,000.00
Frank Ray, Hornersville, Mo.	2,000.00
Robert E. Wishard, Danville, Ill.	1,000.00
Robert F. Nichols, Paterson, N. J.	1,000.00
Andrew J. Hedreen, Seattle, Wash.	700.00
Della M. Weaver Dixon, New Castle, Pa.	1,000.00
Gattlob Maiter, Portsmouth, Ohio	700.00
Lulu Everhart, Huntington, Ind.	1,000.00
David G. Ford, Hartford City, Ind.	250.00
Bernard W. Dolan, Hammond, Ind.	1,000.00
Annie E. Ford, Hazelton, Ind.	1,700.00
Grace E. Eckels, Evansville, Ind.	1,400.00
Bertha Andrews, Sherman, Tex.	500.00
Jas. W. Drake, Knoxville, Tenn.	1,400.00
James Etta Beasley, Memphis, Tenn.	900.00
George H. Rosell, Waterloo, Iowa	1,100.00
Jas. H. Swart, Auburn, N. Y.	1,000.00
Mary B. Schnebly (Old Age Disability), Baldwin City, Kan.	60.00
Jno. A. Claggett, Sullivan, Ind.	745.92
Henry H. Daugherty, Moreley, Mo.	1,800.00
Wesley Franty, Fremont, Neb.	900.00
Rasberry Newman, Memphis, Tenn.	1,209.20
Edwin L. Gerke, Greenville, Ill.	500.00
Mary L. Mackintosh, Chicago, Ill.	850.00
Robt. L. Utterback, Evansville, Ind.	550.00
Jesse J. Oliver, Ladoga, Ind.	2,400.00
Mary C. Wagner, Huntington, W. Va.	1,000.00
Simon Smith (Old Age Disability), Oklahoma City, Okla.	90.00
Amos H. Boardman (Old Age Disability), Toledo, Ohio	120.00
Margaret Wolfe (Disability), Lawrenceville, Ill.	500.84
Frederick C. Jonas, Tacoma, Wash.	1,200.00
Harry H. Prinker, Cincinnati, Ohio	500.00
Jno. Henderson, Baltimore, Md.	250.00
Henry T. Rose, Paragould, Ark.	1,000.00
Clarence E. Bauhn, Canalou, Mo.	1,000.00
George Hoffman, Muskegan, Mich.	250.00
John C. Weber, Chicago, Ill.	3,000.00
Samuel C. Brown, Evansville, Ind.	1,000.00
Rebecca M. Peache, Chicago, Ill.	1,000.00
Ida M. Bose, Canal Dover, Ohio	500.00
Wm. H. Hier, Muncie, Ind.	500.00
Harden S. Beeman, Roadhouse, Ill.	525.00
Barbara M. Novak, Chicago, Ill.	900.00
Mary A. Spann (Old Age Disability), Anna, Ill.	357.00
Lottie A. Maple, Sand Springs, Okla.	894.01
Lillie A. Revell, Schenectady, N. Y.	500.00
Anna Szymanski, Chicago, Ill.	400.00
Daniel P. Kerwin, Chicago, Ill.	1,000.00
Ella A. Scott, Cleveland, Ohio	1,300.00
Cornelius O'Brian, Toronto, Ohio	1,300.00
Wm. L. McFarland (Old Age Disability), Fairfield, Ill.	357.00
Ben C. Baldwin (Disability), Urbana, Ill.	487.50
St. Francis Thierry, St. Paul, Minn.	2,000.00
Jno. J. Colwell, Jonesboro, Ark.	973.45
Frederick Soldman, Chicago, Ill.	622.23
Jennie Rumbaugh (Old Age Disability), Chicago Junction, Ohio	110.00
Lawrence B. Daste, San Antonio, Tex.	1,000.00
Minnie L. Wyman, Rochester, N. Y.	300.00
Katie M. Hunt, Ft. Worth, Tex.	677.66
Adam Dvernytzky, Allentown, Pa.	960.67
Dorothy L. Brooks, Saginaw, Mich.	900.00
Daniel J. Dixon, Memphis, Tenn.	964.82
Helga C. Johnson, Chicago, Ill.	800.00
Jos. Killen, Cedar Rapids, Iowa	600.00
Fred H. Peterson, Sioux City, Iowa	1,000.00
Chas. D. Taylor, Homer Ill.	1,100.00
Marietta Risley, Bone Gap, Ill.	975.00
Marie Sijka, Chicago. Ill.	1,000.00
Thos. H. Sheridan, Cairo, Ill.	1,000.00
Emma Germain, Olean, N. Y.	700.00
Total	$ 95,430.30

Total Paid to Beneficiaries Since Organization............. $16,862,756.10

Fraternally submitted in T. B. H., JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, April 15, 1918,

Elston National Bank, Crawfordsville, Indiana	$ 88,758.28
First National Bank, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Crawfordsville, Indiana	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana	10,000.00
Crawfordsville Trust Company, Crawfordsville, Indiana	5,000.00
Farmers & Merchants' Trust Company, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Evansville, Indiana	5,000.00
Gary Trust & Savings Bank, Gary, Indiana	1,000.00
Real Estate (Old Home Office)	15,971.15
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Invested in First Mortgage Loans	123,400.00
Invested in Municipal and County Bonds	1,209,283.24
Cash in Office	50.00
Total Assets	$1,684,282.10

Fraternally submitted in T B H., S. E. VORIS, Supreme Keeper of Tribute.

MEMORIAL NUMBER

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXIII Crawfordsville, Indiana, June, 1918 No. 6

Degree Team Canton Court No. 57, Canton, Ohio

Fraternalism Abroad

We take the following extracts from an address delivered by the Honorable J. J. Lentz at Rome, Italy, as it is replete with the true American spirit, as well as Fraternity:

"We meet in old Rome's world renowned Coliseum, where so many millions have met in the centuries agone. We meet in the Coliseum, and, looking across the old forum, we see that matchless monument to Victor Emanuel, erected to commemorate the birth of the New Italy—that monument than which there is none more beautiful in all the wide, wide world—that monument erected as a milestone on the highway of progress and civilization.

"We meet as representatives of New Italy and New America, to accept in full the words of St. Peter, who taught us that he had not followed cunningly devised fables when he made known to us the power of Jesus and His promise of a new earth wherein dwelleth righteousness. * * *

"I am sure it will be distinctly understood that I speak in no way as the representative of the officials of the American government. His Excellency, the American Ambassador, Thomas Nelson Page, has already spoken so admirably in that behalf that nothing further need or could be added by me. But his Excellency, Secretary Gallenga Stuart, speaking most cordially on behalf of His Excellency, Prime Minister Orlando, extended an invitation to me which I could not decline without neglecting my duty as a citizen of the United States to speak at every opportunity in support of our part in this great conflict. Neither could I decline the invitation without neglecting my duty to New Italy and the sons and daughters of Italy who have made themselves a valued part of the citizenship of the United States, coming to us by the millions and joining with us in all our holy purpose to make America strong enough to be sympathetic and helpful to all mankind in their struggle for equality and liberty. Neither could I decline the invitation without neglecting my duty to express the appreciation of myself and associates on the commission of the two great American fraternities we represented in our visit to your war front, where we witnessed the marvelous work accomplished and projected by the heroic soldier manhood of Italy.

"I am sure I voice the sentiment of our American citizenship whether of American birth, or Italian birth, or birth in other lands, when I declare that our people, with overwhelming unanimity, support President Woodrow Wilson and the Congress at Washington in becoming your partners in a war that must not end and will not end until ample provision is made whereby the end of this war shall be the end of all war.

"You have heard and in the near future will hear through the arrival of millions of men and billions of dollars, that we are in this war not for a hundred days, not for a year and a day, but to the end of the war, and a day when an international peace court shall formulate and promulgate a new Declaration of Independence, not for a few colonies, not for a continent, but for all the nations and all the continents of the world. Let us have an international peace court whose every decision shall be based upon the inalienable right of every human being to be a free man, in a free nation, in a free world. But before we can have a free man, in a free nation, in a free world, we must emancipate all our men, women and children, not only from the tyranny and aggression of the selfish and the powerful, but we must particularly address ourselves to the work of extending equality to our mothers and wives, our sisters and daughters, and we must also emancipate the children of the world from vicious and unwholesome environment and from the grinding, crushing toil of child labor. * * * * *

"We have not entered this war for material gain, nor for the acquisition of territory. We have come to your relief and to the relief of your Allies as we went to the relief of Cuba. We have welcomed to our shores millions upon millions of struggling humanity from many nations. They have come into our midst to enjoy the blessings of our liberty and they and their children have but intensified our determination to promote the freedom of the world. With our increasing strength we are here on the battlefields of Europe to asist you and other millions in your struggle for liberty. We have set our hand to the plow and we shall neither turn back nor look back.

"The hundreds of thousands and millions of men engaged in this war will learn through its sufferings and horrors to take a step forward and upward to a higher plane of civilization where there shall be a universal proclamation of the rights of man summed up in a few words like these: 'A free man, in a free nation, in a free world.'

"When this war shall have been fought to its successful conclusion for the Allies, let the long-range guns and the iron-clad ships of all nations be converted into instruments of usefulness and civilization instead of barbarism and human slaughter. Let the expenditures heretofore made for war be turned to the education of the children of the world. Let us have no more song of ruling the sea or ruling the land. Let us have an international anthem of 'Peace on Earth and Good Will Toward Men.' Do you say this is visionary? If so, it is because you are thinking in the language of the past rather than in the inspiration of God's latest inventions and legislation.

"America has never lost a war and she will not lose this one. This is the message I bring you from the great republic beyond the sea, from the home of Jefferson and Washington, of Lincoln and Woodrow Wilson, to the brothers and sisters of Mazzini and Cavour, Garibaldi and Victor Emanuel.

"In closing, let me offer this message of hope and of promise to your nation and to mine:

" 'United we stand, divided we fall;
United for liberty is liberty for all."

A Sign and Portent

When our first troops from America marched through London's streets the Britishers received several surprises. It was not merely one of the epochal facts of all history; it was, more. It was an event of spiritual import and significiance, for it registered to the practical British mind the truth of our purpose in entering the war for a principle idealistic. The boys in khaki proved to London that we are in dead earnest about this business. Theretofore troops of their own land had gayly tramped the streets of the city saying and receiving goodbyes, a sort of trumped-up merriness manifest among all. Quite different indeed was the demeanor of the United States boys. Not an eye was turned from the steady ranks as they sturdily marched heads erect and high through the historic places; not a smile among them; not a symptom of frivolity or of merriment. It was a solemn proposition forcibly impressed upon the English. For it meant one thing to them, the most vital thing in their war experience; it meant that the young giant across the seas, typified in those swinging six-footers with ruddy cheeks, clear eyes and determination of purpose in every stride, actually intended. to carry on this fight with genuine seriousness, that it really meant business in being in this war. It was a sign and a portent that heartened Old England as she had seldom been affected. It meant that we were sincere in fighting for things idealistic, the sentiment of protecting home and safeguarding our government principles against the German.—*The Guide.*

Labor Fights in Self Defense

The series of explosions and fires that have been wrecking American steamships, docks, factories, bridges, railway trains and grain elevators affords the American workingman a most practical reason why he should lend every ounce of strength and energy to the winning of the war against the military autocracy of the central empires. To him and his immediate interests this is a war of self-defense—a war against a system that contemplates his undoing.

"There is not a question in the world but that the attempts to destroy American industries are a part of the German war propaganda," said a great labor leader recently, "and it should be the duty of American workingmen to aid their Government in every possible way to wipe out this sort of propaganda. Every one knows the kaiser's agents are busy in this nation with torch and dynamite, not only for the purpose of hampering war activities, but for the purpose of crippling industry in general. Purely in self-defense the American workingman must fight back to the best of his ability if his source of livelihood is to be preserved.

"Many of the loyal American workingmen have come from Europe within the last few years; many others are the sons of fathers and mothers who came to this country many years ago either to improve their condition or to escape military persecution. America offers good wages and the privilege to work unhampered—good wages, plenty of work, liberal laws and equal opportunities to all. Moreover, there was no enforced military service in the United States until Prussian militarism threatened our very existence.

"Now that this country has set about to defeat the sinister purposes of Prussianism, the American workingman should realize that every dollar he lends to his Government brings nearer the day when European influence will no longer be able to make itself felt in this country by threatening the very existence and liberty of labor in general.

"German money, as well as German influence is being used in the work of destroying American property. German statesmen want the United States crippled industrially and they care not if the American workingman starves to death while they are crippling our industries. Liberty bonds offer the American workingman not only a safe and profitable investment for himself, but a weapon to combat the unholy methods of the foreign slave drivers. American labor has done its best in aiding the Government at Washington in the past and it should be even more willing and ready to lend support in the future."

Fraternalism

"Fraternalism is the most distinctive associative movement of the time," writes Harry C. Evans, a noted fraternal editor. "Members of the fraternal societies are not only partners in common misfortunes, such as sickness, accidents, financial difficulties and death, but they are partners in social affairs and in the joys of life. They are mutual insurers of each other's temporal welfare, with the help that comes from their association in moral discipline and uplift.

"Co-operation among the people of the earth is at high tide. Everywhere there is co-operation along material lines. There is co-operation and combination of capital; there is co-operation and combination of labor; by co-operation market prices are fixed; by co-operation the price of skilled labor and profesional services are fixed—in short, there is co-operation in all lines of business.

"There is co-operation in spiritual affairs. Hundreds of thousands of people are banded together in the churches for the purpose of saving souls and giving the world a moral uplift.

"Co-operation in a fraternal way combines the material and spiritual. Association of men in fraternal orders is the marriage of the material and the spiritual. Fraternalism is a combination of business, charity and soul-saving. Fraternalism converts charity into equitable claims, held by the right of proportionate contributions by the individual. It gives a new nature both to alms-giving and to the acquisitiveness of individualism. It creates an estate in a new way, something akin to alms-giving, yet without the opprobrium of alms-taking on the part of the recipient."

Through the Southland

It was the pleasure of the Editor to join our State Manager, Brother A. L. Saulmon, at Atlanta, Georgia, Thursday, April 18, in a tour of the Southern District. The meeting of Progressive Court No. 24, at Atlanta, was indeed a most enjoyable occasion, Brother Davis as Chief and Sister Owen as Scribe are most capable officers and enthusiastic workers for Ben-Hur, and assisted by almost the entire membership they are doing a great work. It was here we had the pleasure of again meeting Brother Carver, District Manager, who has greatly endeared himself to the members in the various localities wherein he has worked.

We next visited Whitfield Court No. 7 at Savannah, where we had the pleasure of meeting Brother J. F. Bentley and his splendid co-laborers and workers. For their courtesy and hospitality we are greatly indebted. Savannah is rich in historic lore and if our space was not so limited we should be pleased to describe the many places of interest which we had the privilege of visiting through the courtesy of the Brothers and Sisters of Whitfield Court. The interesting program given that night was very delightful and demonstrates that among the membership of Whitfield Court is much musical and literary talent. As Brother Carver has now taken active charge of the field in that district, a continued and successful career is assured for this splendid Court in the beautiful city of parks and churches.

It was our pleasure to meet with Ben-Hur Court No. 1 at Knoxville, where an open meeting was held, followed by a banquet, but owing to the train connections we were obliged to leave before the previously arranged program could be completed. We found Chief, Sister Boyd, and Scribe, Brother Hughes, ably assisted by a host of loyal members.

Our next meeting was at Nashville, where we visited Nashville Court No. 100. A splendid program had been arranged under the direction of Chief Neal and Scribe Daly. The meeting closed with a sumptuous banquet served in true southern style. The personnel of this Court is made up of the very best citizens in this "City of Rocks," nestling among the mountains of Tennessee. We predict a great future for Ben-Hur in this vicinity.

Our tour ended with a visit to Usona Court No. 36 of Memphis, the home of Brother Saulmon. That evening we witnessed the initiation of a fine class of candidates. The work was given by their excellent degree team. There may be other degree teams equally as proficient, but none better than the degree team of Usona Court No. 36. The membership is made up largely of enthusiastic young people who are accustomed to do things with a good deal of "pep," and we can realize how under the supervision of Brothers Argo and McAdams a great work is being done in Memphis. The meeting that night was quite an enjoyable one, as a fine literary program had been arranged in addition to the initiation of the class of candidates.

In retrospection of our trip, it proved to be one of the most pleasant and profitable the Editor has enjoyed for some time, especially was he favorably impressed and enlightened as to the possibilities and bright promise for Ben-Hur in the great Southland.

Sergeant H. W. Puccetti

We are pleased to give herewith a half-tone of Brother Harry W. Puccetti, who is a member of Washington Court No. 72 of Chicago, Ill. and is among the first of our Ben-Hur members to be wounded in the service of his country overseas. Sergeant Puccetti enlisted in the Marine Corps.

Now is the time to take membership. Tomorrow may be too late. Upon today's decision may depend whether you will be one to be accepted or rejected.

Patriotic Fraternal Conclave

(By E. N. Haag, Chairman General Publicity Committee, N. F. C. of A.)

When the great Patriotic Fraternal Conclave under the auspices of the Congress of America and the National Fraternal Press Association, takes place in Independence Square, facing the Shrine of American Liberty, Philadelphia, on Tuesday evening, August 27th, 10,000,000 members of fraternal and beneficial orders and societies, representing at least 50,000,000 of the best citizenship of our beloved land, will pledge anew their loyalty to Home, Fraternalism and Democracy.

It will be a world event of the highest importance. President Wilson, it is expected, will deliver the oration, unless unavoidably prevented. Every Fraternalist has a great privilege and responsibility alike, in helping to make the occasion truly representative of the cause. This is especially true of the officers of the different orders and societies. Begin marshalling your forces at once and see that they are on hand promptly in full regalia at Independence Square, on August 27, If you can furnish a band or one or more floats, so much the better. The greater the attendance, the bigger the success!

In view of the fact that the coming conclave has the approval of the high governmental officials, it is doubly important that it shall be made an unqualified and great success.

Report of Canvassing Committee

The following is the complete record of the Canvassing Committee of the vote actually cast for each candidate for Supreme Representative and Alternate.

VOTE	NAME OF CANDIDATE	NAME OF COURT	COURT NO.	LOCATION
		Alabama		
246	Alvin M. Douglas	Birmingham	1	Birmingham, Ala.
		Arkansas		
453	George T. Borhrer	Esther	3	Jonesboro, Ark.
247	H. W. Seay	Argenta	71	N. Little Rock, Ark.
		California		
481	Jno. L. Kelley	Simonides	4	Los Angeles, Cal.
		ALTERNATE		
481	Jas. C. Gray	Simonides	4	Los Angeles, Cal.
		Florida and Georgia		
164	J. F. Bentley	Whitfield	7	Savannah, Ga.
		ALTERNATE		
164	T. J. Whetzel	Whitfield	7	Savannah, Ga.
		Illinois		
		FIRST DISTRICT		
900	Arthur W. Turner	Miriam	11	Chicago, Ill.
1463	J. M. Sherbahm	Friendship	61	Chicago, Ill.
100	August Rahn	Valhalla	63	Chicago, Ill.
		SECOND DISTRICT		
1518	Chas. J. Johnson	Caledonia	59	Urbana, Ill.
105	Frank J. Petru	Garfield	64	Chicago, Ill.
278	Joseph B. Lambert	Kankakee	91	Kankakee, Ill.
364	Anna Zenisek	Vojta Naprstek	176	Chicago, Ill.
		ALTERNATE		
600	Jacob Husar	Vojta Naprstek	176	Chicago, Ill.
		THIRD DISTRICT		
1255	Mary E. Buckley	Triumph	17	Decatur, Ill.
		FOURTH DISTRICT		
418	Clint G. Smith	Mt. Carmel	453	Mt. Carmel, Ill.
		FIFTH DISTRICT		
245	Cora Abrams	Granite City	144	Granite City, Ill.
1240	O. B. Correll	Centralia	153	Centralia, Ill.
		Indiana		
		FIRST DISTRICT		
2497	Mary E. Artman	Decatur	156	Decatur, Ind.
		SECOND DISTRICT		
1849	H. E. Walter, M. D.	Aldebaran	16	Peru, Ind.
		ALTERNATE		
1849	Eva E. Grove	Progressive	166	Hammond, Ind.
		THIRD DISTRICT		
1479	Jerome E. Holman, M.D.	Arrius	5	Indianapolis, Ind.
		ALTERNATE		
1479	Walter Leistz	Arrius	5	Indianapolis, Ind.
		FOURTH DISTRICT		
838	James E. Phillips	Perfection	365	Tennyson, Ind.
		ALTERNATE		
838	E. L. Simpson	Perfection	365	Tennyson, Ind.
		FIFTH DISTRICT		
288	George H. Padgett	Princeton	43	Princeton, Ind.
1744	W. H. Thurman	Evening Star	231	Evansville, Ind.
		ALTERNATES		
542	Albert Bess	Princeton	43	Princeton, Ind.
1488	C. Hornbostel	Crescent City	122	Evansville, Ind.
		Iowa		
		FIRST DISTRICT		
1560	W. R. Parsons	Aldebaran	12	Cedar Rapids, Iowa.
		ALTERNATE		
1560	Chas. W. Kenyon	Aldebarar	12	Cedar Rapids, Iowa.
		SECOND DISTRICT		
544	Mae Winter	Tirzah	3	Mason City, Iowa.
		ALTERNATE		
544	C. S. J. Schell	Tirzah	3	Mason City, Iowa.
		Kansas		
139	W. R. Woodward	Junction City	2	Junction City, Kan.
79	Chas. F. Nelson	Pittsburg	29	Pittsburg, Kan.
		ALTERNATE		
139	Edwin M. Sturdevant	Pittsburg	29	Pittsburg, Kan.
		Kentucky		
2300	Edward Schoppenhorst	Kentucky	11	Louisville, Ky.
		ALTERNATES		
324	J. G. Braum	Jehovah	4	Louisville, Ky.
1739	Ellen Gable	Kentucky	11	Louisville, Ky.
		Louisiana and Mississippi		
54	W. J. Snow	New Orleans	5	New Orleans, La.
		Maryland and District of Columbia		
365	L. H. Bergman	Washington	1	Washington, D. C.
339	R. J. McDorman	Ben-Hur	9	Baltimore, Md.
		Michigan		
1376	L. Gertrude Prosser	Peerless	100	Lansing, Mich.
		ALTERNATE		
1007	Pauline Irving	Queen	43	Battle Creek, Mich.
		Missouri		
		FIRST DISTRICT		
32	J. H. Grabill	Thorn Bay	82	Portageville, Mo.
272	Kate Bruce	Senath	85	Senath, Mo.
335	John F. Utley	Independence	159	Dexter, Mo.
		ALTERNATE		
335	Lelia Morrison	Independence	159	Dexter, Mo.
		SECOND DISTRICT		
622	Arthur R. Brunk	Simonides	61	St. Louis, Mo.
199	S. H. Melcher	Iris	141	Springfield, Mo.
		ALTERNATE		
535	Minnie Devine	Century	26	St. Louis, Mo.
		Nebraska and Colorado		
		FIRST DISTRICT		
361	O. S. Gilmore	York	61	York, Neb.
905	G. H. Walters	Lincoln	118	Lincoln, Neb.
		SECOND DISTRICT		
970	Nellie B. Gillespie	Arrius	32	Scotia, Neb.
82	Vera M. Lee	Fontenelle	158	Omaha, Neb.
		New Jersey		
102	Thos. C. Hoskins	Progress	6	Paterson, N. J.
228	Andrew Majercsak	Germania	31	Passaic, N. J.
		ALTERNATE		
228	August Lippold	Germania	31	Passaic, N. J.
		New York		
		FIRST DISTRICT		
1499	Julia A. Palmer	Star of Bethlehem	37	Buffalo, N. Y.
361	Alex Anibus	Olean	43	Olean, N. Y.
		SECOND DISTRICT		
700	Wm. T. Robinson	Genesee Valley	18	Rochester, N. Y.
536	Morris Goldsmith	Empire City	84	New York, N. Y.
		ALTERNATES		
581	Laura D. Robberts	New York	131	Rochester, N. Y.
492	Emrich Kohn	Empire City	84	New York, N. Y.
		Ohio		
		FIRST DISTRICT		
1518	Emma Jefferson	Butler	99	Hamilton, Ohio
1646	Chas. A. Spratt	Portsmouth	109	Portsmouth, Ohio
		ALTERNATES		
1461	J. H. Spidel	Ilderim	1	Dayton, Ohio
1607	H. L. Cline	Portsmouth	109	Portsmouth, Ohio
		SECOND DISTRICT		
1692	A. G. Spees	Lincoln	23	Lima, Ohio
		ALTERNATE		
1692	Sara L. Glentzer	Lincoln	23	Lima, Ohio
		THIRD DISTRICT		
1663	J. R. Barber	Forest City	15	Cleveland, Ohio
		ALTERNATES		
400	Edward Bretz	Forest City	15	Cleveland, Ohio
651	Louie Robbins	Canton	57	Canton, Ohio
		Oklahoma		
115	Emmett E. McCarty	Oklahoma	1	Oklahoma City, Okla.
104	Jno. W. Harlan	Tulsa	8	Tulsa, Okla.
485	Claud P. Spriggs	Idabel	94	Idabel, Okla.
		Pennsylvania		
28	George W. Keith	Pittsburg	25	Pittsburg, Pa.
446	W. E. Hazelton	Pioneer	42	Scranton, Pa.
1657	Frank Frazier	Harmony	43	Sharon, Pa.
		ALTERNATE		
712	S. M. Abrams	Keystone	1	Bradford, Pa.
		Tennessee		
574	Pearle I. Rhodes	Usona	36	Memphis, Tenn.
		Texas		
467	W. O. Hill	Simonides	11	Marshall, Tex.
696	Robert L. Gray, M. D.	Davy Crockett	60	San Antonio, Tex.
		Washington and Oregon		
361	Mary A. Henry	Tacoma	2	Tacoma, Wash.
		West Virginia and Virginia		
530	E. S. Wolfe	Parkersburg	1	Parkersburg, W. Va.
		ALTERNATE		
530	Ira O. Marquis	Parkersburg	1	Parkersburg, W. Va.
		Wisconsin and Minnesota		
60	H. D. Murdock	Ben-Hur	1	Janesville, Wis.
150	Lucy Kesten	Atlas	23	Milwaukee, Wis.
		ALTERNATE		
150	P. V. Schissler	Atlas	23	Milwaukee, Wis.

Your Committee regrets that four Courts forfeited their vote by failure to forward the official ballot for the election of Supreme Representative to the Supreme Scribe, on or before the first day of May, as provided in the Laws of the Order, although the vote of the Court had been cast in due time. Two Courts failed to use the official blank as sent to the Scribe from the Supreme Office, but mailed a written report and which of course under the Laws of the Order could not be accepted.

We trust that for all future sessions of the Supreme Tribe of Ben-Hur, the Officers of the local Court will comply with the regulations governing the nomination and election of Supreme Representatives and not fail to use the blanks furnished by the Supreme Tribe, and mail the report immediately to the Supreme Scribe, as provided by the Laws, Rules and Regulations.

We recommend the above Representatives and Alternates receiving the greater number of votes be the accredited Representatives from the Jurisdictions and Districts, and that credentials be forwarded to them in accordance with the Laws of the Order.

Fraternally submitted in T. B. H.,
WILLIAM WILSON,
GEORGE B. JEFFREY, } Canvassing Committee.
W. O. BOHANNON,

THE CHARIOT

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Nat'l Fraternal Press Association
1918

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. GERARD, M. D. ....Supreme Chief
JNO. C. SNYDER..............Supreme Scribe
HON S. E. VORIS, Supreme Keeper of Tribute
J. F. DAVIDSON, M. D...Sup. Medical Examiner

GILBERT HOWELL..................EDITOR
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.

TYPOGRAPHICAL UNION LABEL CRAWFORDSVILLE

JUNE, 1918

"Just to be loyal' We can all be that, and if we only knew there isn't cnything higher this side of Heaven we can be."

While you are insurable is the time to take membership in Ben-Hur.

IT is a mean man who is so selfish that he won't insure his life in the fear that his wife will have something that he didn't get his share of.

IN order to strengthen our Fraternal Societies, our members must keep in close touch with each other, the ties of friendship must be strengthened and our interests must be in common.

THE CHARIOT is in receipt of a copy of "Facts for Fraternalists," also of the "Consolidated Chart of the Insurance Organizations" as published by the Fraternal Monitor, Trust Building, Rochester, N. Y.. Each of these books contain the most vital information regarding our Fraternal Beneficial Societies, and are of great value to every fraternalist.

WE note from the *Hugo Evening News*, that Claude, the eighteen year old son of Brother J. H. Wood, District Manager for Oklahoma, has volunteered his service in this great "World War" and has been transferred to the machine gun squad. He expects to see service overseas soon. THE CHARIOT would congratulate Brother and Sister Wood, who feel a justifiable pride in their soldier boy.

THE Fraternal Society stands for all that is embodied in the word Patriotism, and during these days of stress, we must all work together. Not all can go to the front to serve their country, but for those who are not so priviledged, their is a grand work in doing the needful things at home to help win the war.

ON Wheatless Days—Use no bread, crackers, pastry or breakfast food containing wheat.

To be a fraternalist is a mark of honor. It gives one a certain standing among his fellow men that can be obtained in no other way. Fraternalism encourages thrift, protects the home, looks after the unfortunate and the helpless. It stands by the death couch and says to its occupant that it will look after the widow and the orphan, and will see to it that they are given a fair chance in the world when their protector is gone.

OPPORTUNITY does not run a delivery wagon.

Read your Chariot every month.

THE world has been, is, and will be full of pain and misery, but a smile, a cordial handclasp, a thoughtful gift, has lightened, is lightening, and will lighten the mental and physical distress. Be cordial and smile.

Serving Our Country

The war is making great inroads on our various business institutions, and the office of the Supreme Tribe of Ben-Hur is no exception to this rule. Already eight of our men have gone to the Service and a number of others are expected to respond to the Call in the very near future. However, the added burdens will be cheerfully assumd by those of us who remain to carry on the work in the office of the Society.

Governor Charles S. Whitman

Above is given the half-tone of Honorable Charles S. Whitman, Governor of New York, to whom the Fraternalists are greatly indebted for his friendly interest and fair treatment in securing the adoption of the Malone Whole Family Protection Bill in the New York State Legislature, Fraternalists everywhere are rejoicing in the accomplishment of this legislation in the "Empire State."

KEEP your head cool—your feet warm—your mind busy. Don't worry over trifles. Plan your work ahead, then stick to it—rain or shine. Don't waste sympathy on yourself. If you are a gem, some one will find you Don't whine—tell people you are a failure and they will believe you. Talk and act like a winner, and in time you will become one.—*Ex.*

WE are greatly pleased with the ready response being received from the soldiers regarding the "Members of Ben-Hur in the Service." In this issue of THE CHARIOT the blank has been provided whereby the relative who reports for the soldier can sign their name and give addresses which will expedite the correction of any errors or omissions in having the Enlistment Permits properly endorsed and recorded. We trust those who have not responded will do so at their very earliest convenience, as it is quite important that we have the list completed.

While you are insurable is the time to take membership in Ben-Hur.

Standing Together

IF there existed any doubt about our people standing together in this war business the country's experience in the Third Liberty Loan Bond drive has removed it. Like a tremendous wave of united force the people of the Nation, of all classes, swept this bond issue into history. The time has passed for criticism of anything that involves the question of National unity and achievement. Our President has spoken what has been so ready to the lips of many of us, that we must fight with force to the bitter end. That is a refreshing statement and it means much to each and every one of us.

Every privilege of freedom vouchsafed to the peoples of the earth since the beginning of time has had to be won through force. We shall have to meet the German now or later with force and we had better do it now when we can have the ready assistance of our present allies. Authentic records prove that this war, on the part of Germany, since the start of the gigantic war machine, she built up, has had but one objective—the United States. It is a personal matter to every man, woman and child in America today, and there can be no divided loyalty or questionable allegiance. We serve best our own personal interests in serving well the interests of the Nation in this hour of the great test of brute force against that of personal freedom and right.

Our Savings and Our Army

Addressing an audience in Philadelphia recently, Secretary McAdoo said:

"Our gallant men in the field will do the fighting with true American valor, but the responsibility rests upon you and me and every other citizen of the United States who is not in active field service to provide them with the equipment and machines to enable them to fight successfully.

"Valor alone is not going to destroy the Kaiser and military despotism. We must have organization back of it. Every man in this country must be a patriot.

"The value of the war savings plan consists not alone in the amount of money which the people of the United States may lend to their Government upon the certificates which are sold, but also in the lesson which will be taught, in the habits of thrift that will be inculcated as a result of it. What this will mean in conserving the resources of America is inestimable. What this will mean in the future economy of America is incalculable.

"Victory can only be won by the valor of our soldiers, combined with the intelligent use of our resources. Savings and economy enlarge the available resources of the country for war, and the industry of the people is necessary to put these resources in the form which will enable our soldiers to use them with victorious effect upon the battle fronts."

"Remember"

When the men of the army or the navy make up their minds to "remember" something, they do not forget. And they "remember" by acting. The Alamo was "remembered" and the "Maine" was "remembered"—not in bloodthirsty hatred, but in the spirit of justice. It is proverbial that Americans are slow to anger, that their good nature can stand a great deal of rubbing the wrong way before it becomes bristly. But, as was demonstrated in the Revolutionary, Mexican, Civil, and Spanish-American struggles, the just anger of the American is shown not by words, but by action.

Because the American people as a whole have not been giving expression from the housetops to hatred over the unrighteous methods employed in German warfare, the German autocrats have been trying to convince the German masses that America's heart is not in this war, that the stalwarts of the new world are being dragged into military service. Not long ago a handful of American engineers fought an overpowering force of Germans and fought it to a standstill. It was then that some of the Germans at least were convinced that the new foes could be "fighting mad."

"Men can be fighting mad,' said an American army officer recently, "even when they are smiling. It is said by those who know him that General Custer always wore a gentle smile, even while in battle, and that he never allowed himself to become ruffled or excited. Whatever anger the American fighting forces show will be shown in action—and then these forces will prove their ability to fight against the finest of the kaiser's warriors.

"Now, in this 'remembering' business, the men of the navy and the men of the army have determined to 'remember the Tuscania' and the gallant lads who went down with her. But these men should not be expected to do all the 'remembering.' The whole nation should 'remember' that disaster, and every man, woman, and child in the land can do so. All of us cannot go to the fighting front and do our 'remembering,' but every one of us who stays at home can 'remember' that disaster and the illegal method by which the Tuscania was sunk, by lending the Government money with which to right the great wrong. Every person who buys Liberty bonds can put himself on record as having 'remembered' the Tuscania and the lads who lost their lives when she was torpedoed off the Irish coast."

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of April, 1918.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1508**
2	Empire City No. 84, New York, N. Y.	471
3	Palestine No. 2, Olean, N. Y.	230
4	Electric City, No. 75, Schenectady, N.Y.	194
5	Genesee Valley, 18, Rochester N.Y.	178
6	Jefferson No. 24 Watertown, N. Y.	164
7	Balthasar No. 77, Troy, N. Y.	104

Kentucky

1	Kentucky No 11, Louisville, Ky.	1156
2	Henderson No. 3, Henderson, Ky.	364
3	Jehovah No. 4, Louisville, Ky.	324
4	Ludlow No. 9, Ludlow, Ky.	215
5	Ashland No. 42, Ashland, Ky.,	161
6	Covington No. 2, Covington, Ky.	143

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1105
2	Balthasar No. 9, Crawfordsville, Ind.	867
3	Esther No. 4, Terre Haute, Ind.	746
4	Crescent City No. 122, Evansville, Ind.	652
5	Arrius No. 5, Indianapolis, Ind.	580
6	Simonides No. 1, Crawfordsville, Ind.	510
7	Marion No. 48, Marion, Ind.	394
8	Washington, 169, Washington, Ind.	327
9	Vanderburgh No. 127, Evansville, Ind	300
10	Princeton No. 43, Princeton, Ind.	285
11	Kendallville No. 20, Kendallville Ind.	268
12	Aldebaran No. 16, Peru, Ind.,	261
13	Vincennes No. 243, Vincennes, Ind.	249
14	Malluch No. 45, Vincennes, Ind.	249
15	Huntington No. 68, Huntington, Ind.	237
16	Decatur No. 156, Decatur, Ind.	223
17	Wabash No. 23, Wabash, Ind.	221
18	Elkhart No. 72, Elkhart, Ind.	218
19	Orontes No. 77, Shelbyville, Ind	215
20	Beech Tree No. 211, South Bend, Ind.	209
21	Castalia No. 13, Muncie, Ind.	207
22	Evening Star, No. 231, Evansville, Ind.	201
23	Queen City, No. 153, Marion, Ind.	190
24	South Bend, No. 41, South Bend, Ind.	184
25	Greencastle No. 102, Greencastle, Ind.	184
26	Kokomo No. 33, Kokomo, Ind	180
27	Oolitic, No. 54, Bedford, Ind.	170
28	Richmond, No. 42, Richmond Ind.	169
29	Columbia City 92, Columbia City, Ind.	164
30	Logansport No. 233, Logansport, Ind.	156
31	Isis No. 32, Anderson, Ind.	145
32	Chariot No. 38, Lafayette, Ind.	145
33	Progressive No. 166, Hammond, Ind.	145
34	Boonville No. 59, Boonville, Ind.	139
35	Posey No. 105, Mt. Vernon, Ind.	134
36	Hartford City, 36, Hartford City, Ind.	134
37	Antioch No. 12, Garrett, Ind.	130
38	Maple City No. 125, LaPorte, Ind.	127
39	Germania No. 165, Evansville, Ind.	123
40	Corydon, No. 184, Corydon, Ind	115
41	Bismarck No. 134, Terre Haute, Ind.	111
42	Tennyson No. 203, Tennyson, Ind.	105
43	Sandborn No. 67, Sandborn, Ind.	104

Ohio

1	Portsmouth No. 109, Portsmouth, O.	1046
2	Forest City No. 15, Cleveland, O.	591
3	Ilderim, No. 1, Dayton, O.	492
4	Lew Wallace No. 189. Dayton, O.	412
5	Esther No. 4, Hamilton, O.	405
6	Washington No. 43, Toledo, O.	347
7	Canton No. 57, Canton, O.	316
8	Springfield No. 31, Springfield, O.	292
9	Crockery City No. 111, E. Liv'r'l, O.	256
10	Lincoln No. 23, Lima, O.	252
11	Toledo No. 34, Toledo, O.	234
12	Athenian No. 80, Warren, O.	178
13	Butler No. 99, Hamilton, O.	177
14	Ben-Hur No. 7, Findlay, O.	170
15	Mars No. 151, Cincinnati, O.	167
16	Columbus No. 213, Columbus, O.	165
17	Aldebaran No. 14, Youngstown, O.	136
18	Akron No. 243, Akron, O,	137
19	Balthasar No. 3, Cincinnati, O	131
20	Lincoln Heights No. 112, Cleveland	118
21	State No. 233, Columbus, O.	110

Illinois

1	Triumph No. 17, Decatur, Ill.	713
2	Ithamar No. 1, Danville, Ill.	518
3	Centralia No. 153, Centralia, Ill.,	488
4	E. St. Louis No. 136, E. St. Louis, Ill.	436
5	Caledonia No. 59, Urbana, Ill.	425
6	Balthasar No. 2, Champaign, Ill.,	348
7	Miriam No. 11, Kensington, Ill.	282
8	Lawrenceville, 86, Lawrenceville, Ill.	247
9	Galesburg No. 50, Galesburg, Ill	228
10	Friendship No. 61, Chicago, Ill.	226
11	Danville No. 474, Danville, Ill.	214
12	Castalia, No. 154, Joliet, Ill.	201
13	Granite No. 144, Granite City, Ill.	200
14	Valhalla No. 63, Chicago, Ill	199
15	Vojta Naprstek No. 176, Chicago, Ill.	198
16	Mt. Vernon No. 115, Mt. Vernon, Ill	189
17	Harrisburg No. 116, Harrisburg, Ill.	179
18	Metropolis No. 181, Metropolis, Ill.	173
19	Fox River No. 508, Aurora, Ill.	171
20	Mira No. 97, Mt. Carmel, Ill	170
21	Waukegan No. 76, Waukegan, Ill.	168
22	Damascus No. 41, Springfield, Ill.	163
23	J. C. Hale No 149, Mattoon, Ill.	163
24	Murphysboro No. 222, Murphysboro, Ill.	162
25	Melchior No. 27, Charleston, Ill	160
26	Kankakee No. 91, Kankakee, Ill.	158
27	Vodnany No. 333, Chicago, Ill.	157
28	Auburn No. 49, Auburn Park, Ill.	151
29	Litchfield No. 169, Litchfield, Ill.	149
30	Vlastimel, No. 186 Chicago Ill.,	147
31	K. J. Poniatowski No. 240, Chicago, Ill.	144
32	Guiding Star No. 271, Springfield, Ill.,	142
33	Mt. Carmel No, 453, Mt. Carmel, Ill.	141
34	Effingham No. 36, Effingham, Ill	139
35	Olney No. 12, Olney, Ill.	139
36	Grayville No. 28, Grayville, Ill.	124
37	Linne No. 262, Rockford, Ill.	120
38	Kewanee No. 258, Kewanee, Ill.	113
39	Cairo No. 171, Cairo, Ill.	106
40	Robinson No. 48, Robinson, Ill.	104
41	Superior No. 372, South Chicago, Ill.	102
42	Madison No. 200, Madison, Ill.	102
43	Paris No. 4, Paris, Ill.	100

Iowa

1	Aldebaran No. 12, Cedar Rapids, Ia.	744
2	Melchior No. 8, Waterloo, Ia.	576
3	Tirzah No. 3, Mason City, Iowa	301
4	Cedar Rapids, No. 65, Cedar Rapids, Ia.	227
5	Roman No. 98, Sioux City, Ia.	200
6	Jewel No. 2, Council Bluffs, Ia.	146

Tennessee

1	Usona No. 36, Memphis, Tenn.	556
2	Nashville No. 100, Nashville, Tenn.	324
3	Ben-Hur No. 1, Knoxville, Tenn,	143

Missouri

1	Carnation No. 7, Kennett, Mo.	491
2	Century No. 26, St. Louis, Mo	335
3	Iris No. 141, Springfield, Mo.	222
4	Independence No. 159, Dexter, Mo	183
5	Morehouse No. 10, Morehouse, Mo.	158
6	Lone Rock No. 156, Chaffee, Mo.	127
7	Mizpah No. 90, Cardwell, Mo.	126
8	Sikeston No. 9, Sikeston, Mo.	111
9	Golden Rod No, 22, St. Joseph, Mo.	110
10	Benton No. 143, St. Louis, Mo.	105
11	Simonides No. 61, St. Louis, Mo.	101

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	472
2	Lincoln No. 118, Lincoln, Neb.	318
3	Mecca No. 13, Omaha, Neb.	270
4	York No. 61, York, Neb.	134
5	Fontenelle No. 158, Omaha, Neb.	122

Mississippi

1	Meridian No. 2, Meridian, Miss,	367

Pennsylvania

1	Pioneer No. 42, Scranton, Pa.	357
2	Keystone No. 1, Bradford, Pa.	347
3	Lew Wallace No. 17, Meadville, Pa.	280
4	Harmony No. 43, Sharon, Pa.	252
5	New Kensington, 11, N. Kensington, Pa.	235
6	Benj. Franklin No. 97, Phila' Pa.	213
7	Trevyline No. 12, Jeannette, Pa	152
8	Rigel, No. 9, Newcastle, Pa.	139
9	Arrius No. 4, Braddock, Pa.	129

W. Virginia

1	Parkersburg No. 1, Parkersburg, W.Va.	331
2	Huntington No. 15, Huntington, W.Va.	128

Virginia

1	Roanoke No. 4, Roanoke, Va.	313

Michigan

1	Fort No. 130, Detroit, Mich.	303
2	Eros No. 27, Saginaw, Mich,	266
3	Union No. 159, Detroit, Mich.,	156
4	Queen No. 43, Battle Creek, Mich	148
5	Ilderim No. 9, Jackson, Mich.	127
6	Kalamazoo, No. 4, Kalamazoo, Mich.	120
7	Ben-Hur No. 1, Flint, Mich.	116
8	Peerless No, 100, Lansing, Mich.	108
9	Mars No. 31, Bay City, Mich.	107
10	State No, 150, Detroit Mich.	101

Washington

1	Tacoma No. 2, Tacoma, Wash	300
2	Oriental No. 6, Seattle, Wash.	104

Texas

1	Tirzah No. 10, Dallas, Tex.	281
2	Ithamar No. 3, Cleburne, Tex.	263
3	Lone Star No. 1 Ft. Worth, Tex.	241
4	Simonides No. 11, Marshall, Tex.	225
5	Arrius No. 68, Wichita Falls, Tex	202
6	Greenville No. 39, Greenville, Tex	170
7	Ben-Hur No. 5, Houston, Tex.	122

Alabama

1	Birmingham, No. 1, Birmi'ham, Ala.	231
2	Florala No. 42, Florala, Ala.,	101

Arkansas

1	Esther No. 3, Jonesboro, Ark	211
2	Egyptian No. 4, Paragould, Ark	186
3	Century No. 10, Wynne, Ark.	126
5	Rose City No. 40, Little Rock, Ark.	123
4	Argenta No. 71, Argenta, Ark.	121

California

1	Los Angeles, No. 19, Los Angeles, Cal.	202
2	Simonides No. 4. Los Angeles, Cal.	108

Oregon

1	Ben-Hur No. 9, Portland, Ore	189

Georgia

1	Progressive No. 24, Atlanta, Ga.	183
2	Whitfield No, 7, Savannah, Ga.	162

District of Columbia

1	Washington No. 1, Washington, D. C.,	177

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	143
2	Maryland No. 1, Baltimore, Md.	108

Kansas

1	Junction City No. 2, Junction City, Kans.	139

Colorado

1	Sterling No. 16, Sterling, Colo.	129
2	United Court No. 20, Denver, Col.	108

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	125

Oklahoma

1	Ben-Hur No. 76, Muskogee, Okla.	121
2	Hugo No. 58, Hugo, Okla.	119
3	Oklahoma No. 1, Oklahoma City, Okla.	115
4	Tulsa No, 8, Tulsa, Okla.	106

Louisiana

1	Star of Bethlehem No. 6, New Orleans	111
2	Lafayette No. 1, Lafayette, La.	104

While you are insurable is the time to take membership in Ben-Hur.

Various Liberty Bond Issues

There are at present issued and outstanding four issues of Liberty Bonds, and soon there will be six issues. They are as follows:

1. The original bonds of the First Liberty Loan; these bear 3½ per cent interest and mature June 15, 1947, but are redeemable at the Government's option on or after June 15, 1932. They have a conversion privilege.

2. The original bonds of the Second Liberty Loan; they bear 4 per cent interest and mature November 15, 1942, but are redeemable at the Government's option on or after November 15, 1927. They have a conversion privilege.

3. Bonds of the second issue which have been obtained by the conversion of bonds of the first issue into bonds of the second issue; they bear 4 per cent interest and mature June 15, 1947, but are redeemable on or after June 15, 1932. They have a conversion privilege.

4. The original bonds of the Third Liberty Loan; they bear 4½ per cent interest and mature September 15, 1928, and are not redeemable until maturity. They have no conversion privilege.

The other two issues which will soon be outstanding will be 4½ per cent bonds obtained by the conversion of bonds of the first issue, and 4½ per cent bonds obtained by conversion of bonds of the second issue, into bonds of the Third Liberty Loan. They will have no conversion privilege.

Read your Chariot every month.

Price List

Badges, members, per dozen	$3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	.10
Ballot, boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.50
Scribe's Cash Book, No. 250	1.00
Scribe's Cash Book No. 500	1.50
Scribe's Cash Book, Leather Bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen	1.00
Scribe's receipts, with name and number of Court, per thousand	2.50
Seals, each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6¾, for Scribe	2.00
1,000 envelopes, 6¾, for Scribe	3.50
Seven Pointed Star Pin, Solid Gold, No. 200	1.50
Star with cross and chain, solid gold, No. 198	2.00
Electro button or pin, No. 186	.35
Rolled gold button or pin, No. 187	.50
Solid gold button or pin, No. 188	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

Great War Loans

The following are the greatest war loans made by various belligerent nations:

British victory loan early in 1917, 5 per cent. Total subscriptions, $5,096,245,320.

United States Second Liberty Loan, 4 per cent. Total subscriptions, $4,616,000,000.

Eighth German war loan, 4½ per cent and 5 per cent. Total subscriptions, $3,600,000,000.

French war loan of 1915, 5 per cent. Total subscriptions, $2,261,864,409.

Austrian seventh war loan, 5 per cent. Total subscriptions, $1,150,000,000.

Italian fourth war loan, 5 per cent. Total subscriptions, $1,000,000,000.

Hungary seventh war loan, 6 per cent. Total subscriptions, $600,000,000

Canadian victory loan, November, 1917, 5½ per cent. Total subscriptions, $418,000,000.

LET every member of every Court see the importance of making a wise selection for all offices, and give this election the attention it merits. Remember all elections take place in June and December.

Will You Help Us Get to "Sea Breeze?"

With the hot sun beating down on their frail underfed bodies—with no hope of relief in sight—the little children and tired mothers of the slums are facing another grim summer in their empty lives.

Help Us Give These Unfortunates A Chance for Health

Sea Breeze—the Association's fresh air home—gives the one chance for rest, nourishment and care for many of these families each year—but help is needed at once if we are to provide for the long waiting list.

Will you give—just a little? Allow 60 cents a day or $4.00 a week for each one whom you will send as your guest.

The New York Association for Improving the Condition of the Poor
105 East 22nd Street
Room 250 New York

Please

George Blagden,
A. I. C. P.,
105 E. 22d St.,
New York

Enclosed is $......
with which you are to give fresh air relief to the most needy cases.

Name ....
Address ....

TRIBE OF BEN-HUR
REMINDER

Monthly Payments and Per Capita Tax

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate, for the month of June, 1918, is now due, and must be paid to the Scribe of your Court on, or before, the 25th day of this month. There will also be due 75 cents per capita tax from each Social Member, and each Beneficial Member holding a paid-up Expectancy Certificate which must be paid on, or before the 25th day of this month. In event of your failure to pay the monthly payment and per capita tax to the Scribe of your Court as above you will stand suspended, without further notice, as provided by our Laws.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.
Crawfordsville, Ind.
June 1, 1918.

The Flag

We never knew how much the Flag
  Could mean, until they went away,
We used to boast of it and brag,
  As something of a by-gone day,
But now the Flag can start our tears
  In moments of our greatest joys
Old Glory in the sky appears
  The symbol of our own dear boys.

We knew that sometimes people wept
  To see the Flag go waiving by,
We never guessed the griefs they kept,
  We never understood just why,
But now our eyes grow quickly dim,
  Our voices choke with sobs today;
The Flag is telling us of him,
  Our own dear boy that's gone away.

We never knew the Flag could be
  So much a part of human life,
We thought it beautiful to see
  Before these bitter days of strife,
But now more beautiful it gleams,
  And deeper in our heart it dwells,
It is the emblem of our dreams,
  For of our own brave boys it tells

—*Edgar A. Guest.*

CHICAGO CORNER

Brighton Court No. 535 has been in action about eight months. Among their achievements, which go to make them a big factor in this Ben-Hur race, is they have passed the hundred mark in securing members. Of course much of this credit is due to the good efforts of their worthy organizer, Brother M. M. Powell, and his wife. It looks as though the proceeds will soon point to a larger and more spacious home for our Brothers and Sisters. Brighton Court has gained the reputation of being the liveliest Court on the South Side.

We staged a "*Bunco Party and Dance*" at our hall Friday, April 19, and it certainly proved a success. A more friendly gathering was never held in the city. All present seemed to get acquainted early and each was dominated with the spirit of fraternal Brotherhood. The brothers took it upon themselves to put this "bunco" through, therefore, the sisters were not appointed upon the committee. Although this event was not advertised, there was such an enormous attendance, that many had to remain standing until the dancing took place.

Brighton Court's "Jass Band" is a great success, and it seemed that no applause could be too great for our musicians, but as this event was not advertised, we hesitate to publish our affairs in the future, because we may have to hold it in some monstrous amphitheater. We wish to thank all Courts participating for their kind co-operation.

Friday, May 3, we gave Mr. and Mrs. M. M. Powell a surprise party in honor of the "Fourteenth Anniversary" of their marriage. It was a most pleasant event. Refreshments were served and plenty of music and dancing. Brother H. A. Castiel, the Chief of Drexel Court, was a most welcomed visitor.

Any brother or sister of Ben-Hur who enjoys a cordial welcome, is invited to pay a visit to Brighton Court No.535, Corner of Campbell Ave., and 38th St., (Haley's Hall) Chicago, Illinois any Friday night, and they will go home with a satisfaction that will lighten their face with a smile.

We have but reached the first step of our ladder of "Success." There is still more to follow and with the assistance of Brother M. M. Powell, and the co-operation of the members Brighton Court will stand at the head of the Courts in this District .

CORRESPONDENT.

Humbolt Court No. 45 is helping Uncle Sam. We purchased a $100.00 Liberty Bond, also canvassed our membership and found that with a very few exceptions they are in possession of Liberty Loan Bonds, not only the third but also the first and second loans. At this date also have two of our boys in service, one in the army and one in the navy. At our last meeting May 2 a motion was passed that the monthly Court dues of members who are now or may hereafter enter the service either in the army or navy be paid by the Court for the duration of the war, although our members are mostly all of German extraction they are never-the-less true blue Americans.

NEWS FROM THE COURTS

California

SAN FRANCISCO, CAL.—Mizpah Court No.1 is waking up and on Friday night, April 26, will initiate a class of fifteen new members. The work will be given in the amplified form and we are looking forward to the occasion with great anticipations, an account of which will be given in our next report. This new and gratifying growth in our ranks is due to two causes, one being a contest between opposing sides captained respectfully by Brothers Woodall and Mundy, and the other to the splendid work in this behalf by our newly appointed Deputy, Brother Hawley. Incidentally the contest above referred to has developed quite a bit of histrionic and other talent among the membership of Mizpah Court and has been the means of bringing us all together in closer bonds of acquaintaneceship and fraternity. The third Friday night in each month has been set aside for open meetings at which some form of entertainment is shared with us by our friends outside of the Order. Friday night, April 19, a lively little sketch was given by Sisters Kelly and DeHaven and Brother Shirey. We can't impose on your space to give a detailed account of it but will say that the farce was most creditably presented and heartily applauded. On the third Friday night in March a tinge of sadness prevaded the meeting for it was the occassion of a farewell to one of our most popular members, Brother J. T. Rutherford, who has joined the colors. He has been summoned to Long Island, N. Y., to go into training in the aviation section of the army. His presence and advice will be missed at our meetings and we look forward to his safe and honored return. Sister Rutherford remains here for the present but may join her husband later. REPORTER.

LOS ANGELES, CAL.—January 12 the members of Los Angeles Court No. 19 went in a body to the depot to receive our past Supreme Teacher, Sister A. P. Kelly, and escorted her to the hotel. The automobiles did a tango twirl several times in the wet streets but it did not make any difference we were delighted and was trying to show Sister Kelly how happy we were for her return.

The following Friday January 18 Sister Kelly and her selected team gave one of the prettiest public installation ceremonies that No. 19 ever had. The program of the evening consisted of singing and speeches from the different members followed by a social dance and good time.

Sister Kelly organized the Tiirzah Club of twenty-five members, January 30, and they are doing a splendid work for the Court.

We want the readers of the CHARIOT to know that Los Angeles Court No. 19 is a happy family and that we are having some good social times and are growing right along and will be glad to have any and all members visit our Court. SCRIBE.

Ohio

WARREN, OHIO.—Athenian Court No. 80 held a very enthusiastic meeting April 23. Over 200 were in attendance and a large class of candidates initiated. The degree team gave the work in an exceptionally impressive manner, assisted by our good Deputy, Brother Shortridge, who takes the part as Ben-Hur and shines in this particular part. Brother R. G. Hungate, State Manager of Columbus, Ohio was present and gave us an interesting speech about the different Courts of the state, also many words of praise and encouragement. He urged the members to give their support to Brother Shortridge, who is doing such wonderful work here in increasing our membership. We have secured 118 since January first.

The members of Athenian Court No. 80 wish to thank Brother Hungate for sending Brother Shortridge into our midst. Keep your eye on Athenian Court for we have set our goal to bring the state prize banner to Warren, Ohio when the smoke has cleared away after our big drive for membership. We have organized a drill corps of 16 young girls to give a fancy drill. Brother Stringer is in charge as our drill master and promises to be one of the best in the state. Our base ball team is taking shape and will be ready in a very short time to take games with any teams, among the best. The dance committee will give a grand ball May 7. May 1, we will hold our regular dance and social, May 3, the Court has chartered a car to visit Akron Court at a big class initiation. Over 100 is expected to make this trip.

Our State Manager, R. G. Hungate, informed the members that we had gone over our quota for January, February and March. Three of our members have qualified for the trip to the Supreme meeting in Crawfordsville, Ind., in June. Each securing $20,000 worth of new business. Evey member of Athenian Court is a booster and we have a foundation for the largest Court in Ohio. We meet every Tuesday evening, come visit us.

REPORTER.

CINCINNATI, OHIO.—The "Big Drive" for one hundred new members by June 15, is progressing nicely and is almost a certainty that we will reach the above number. Brother Chester Henn, Chief of Victory No. 176, who secured fourteen members at the last class initiation has promised Brother Ed. Gayle that he would help him again in the closing weeks of the campaign.

We have not overlooked Brother and Sister Cunningham and Brothers Lissor, Krebs and several others who have secured members and boosted Ben-Hur in every way possible.

These open monthly meetings have produced many new members and will be continued by Mars, Victory, Covington, Ludlow and Triumph Courts and no doubt Balthasar, Naomi, Linwood, Cincinnati and Good Will Courts will join the procession very soon and then we will have more of those "good old time meetings" that we used to enjoy up to the year 1912. Again good members those of you who do not attend our open meetings are missing some fine patriotic and fraternal speeches, fine music, enjoyable dances and luscious lunches, and every thing is free.

A very important thing that has happened this month is the fact that the Ben-Hur Welfare Committee and Brother Gayle have an office and headquarters in Lincoln Inn Court No. 519, Main street, Room 106. Any time you want to see Brother Gayle or for any Ben-Hur business you can call phone Canal 3179 or call Judge Sam W. Bell from whom we secured the office. Make use of the telephone or office which is free to every member of Ben-Hur. P. C.

Virginia

CHARLOTTESVILLE, VA.—A realizing sense of the call of the great war on the people of every community in this country, is being gradually brought home to all, but by nothing more forcibly than the many service flags which are being unfurled by the churches and social and beneficial organizations whose members have gone to the colors.

Tuesday evening, May 7, the officers and members of Piedmont Court No. 19, duly celebrated the unfurling of of a beautiful flag containing fourteen (14) stars in honor of the members who have been called into the service of the country.

The program was opened by a patriotic selection by the orchestra of the Order, under the capable leadership of Mr. Henry Rubin. Brother L. R. Roetting presided. Dr. J K. Jolliff, D. D., of the First Methodist church invoked the Divine blessiing in a prayer, breathing with patriotism and courage.

Patriotic songs then followed, sung by a selected quartet from the membership of Piedmont Court, including "America," in which the audience joined

There were some hundred or more members and guests of the members present to honor the occasion, and take part in the inspiring exercises, and it was a gala evening, filled with patriotic fervor, loyalty and cordial feeling. REPORTER.

RICHMOND, VA.—Sister Gertrude Boss has recently arrived in our city and revived the interest in Richmond Court No. 10 by procuring the re-instatment of the members who had lapsed and securing a fine class of new members. Among the new members secured are the Hon. Hill Montague, who is vice-president of the National Fraternal Congress of America, and one of the prominent members of the bar in our State, also Hon. Jas. B. Welsh, another prominent attorney of our city. Both gentlemen are now earnest and active Ben-Hur members and we are securing a splendid class of the best business men in the "City of the Seven Hills" Under the supervision of Brother J. E. Palmer and wife, State Manager, assisted by Sister Gertrude Boss, who is the Press Superintendent of the Virginia Woman's Church Temperance Union, the prospects for Ben-Hur are most promising in this field. REPORTER.

ROANOKE, VA.—Friday, May 3, Roanoke Court No. 4 gave a splendid public entertainment at the Elk's home. After paying all the expenses, the neat sum of $44.15 was cleared to be applied on the purchase of a Liberty Bond, and which is a sufficient amount to complete the payment of the bonds already subscribed. We are planning to make another subscription when the opportunity is offered as the members of Roanoke Court are loyal and enthusiastic and wish to do their full share toward the winning of the war Brother and Sister Palmer are doing a great work in our State and the best wishes of our members are with them wherever they may labor.

CORRESPONDENT.

Georgia

SAVANNAH, GA.—Whitfield Court No. 7 T. B. H., is still moving forward, our noble State Manager, Brother A. L. Saulmon, visited us on April 19, accompanied by brother Gilbert Howell, who made a lasting impression on our entire membership as he is one of those characters that any one is glad to meet and his every word is inspiring. Whitfield Court feels highly honored by having such noble gentlemen as Brother Howell visit us, and hope for him to visit us again.

We have Brother A. L. Carver back with us as Deputy after spending a year with Progressive Court in Atlanta, Ga., so we sure will continue to lead the state of Georgia We are also sending one of our members, Brother J. F. Bentley, to the Supreme Session in Crawfordsville, to represent Georgia and Florida. You will hear more from Whitfield Court

Whitfield Court No 7 meets every Friday night, rain or shine, backed by a reliable and capable set of officers and an interested membership. While we know that the people at Atlanta regrets to lose Brother Carver, we rejoice to have him with us again. Our membership is increasing and we are planning soon to initiate a large class. During Brother Carver's first weeks work, he was assisted in securing ten thousand dollars worth of business.

Wake up, Sister Courts in Dixie, we are after you. Now is the time to write insurance for Ben-Hur. Our working peopje are receiving good wages and there is no reason why a certificate in the Tribe of Ben-Hur should not appeal to every thoughtful man and woman. REPORTER.

Nebraska

OMAHA, NEB.—The motto of the Patriotic Department, of Tirzah Club No. 158 is "Do Your Bit." Our first war work is a Patriotic quilt made by the members of the Club Tickets for this quilt are to be sold for 25c each and the city is to be canvassed thoroughly. In this way we hope to raise enough money to purchase an ambulance to be sent to France, to be known as the "Ben-Hur Ambulance."

Sister Bertha Wilson, chairman of the Patriotic committee reports the sale of $95.00 worth of stamps from her first day's work. We are a wide-awake club and we hope to do a great deal of war work in the near future. You will hear from us again.

SECRETARY.

OMAHA, NEB.—Fontenelle Court No 158 held a short business session Wednesday evening May 1, followed by a rousing patriotic meeting at which the Tirzah Club presented the lodge with a large service flag in respect and honor of the six members who have responded to their country's call. Rev. Father Stenson officiated in the dedication of the flag and gave a splendid patriotic address instilling much enthusiasm in those present. Miss Nellie Hackenberg favored the meeting with a patriotic vocal solo, and the ladies of the Tirzah Club sang "Keep the Home Fires Burning." One of the special features of the meeting was the sale of War Saving and Thrift Stamps. The Court is arranging to carry on some real patriotic work. Next Wednesday evening, May 8, will be given over to an open card party. Following that meeting the Court will hold its meeting on Friday evenings REPORTER.

Michigan

DETROIT, MICH.—April 5 Fort Court No. 130 gave an Easter ball at the K of P. hall, which was a success in every way. Our entertainment committee has worked very hard and faithful to make all of our social evenings a success and they deserve a lot of praise for their good work April 9. We were more than pleased to have as our guest, Brother Voris, our state manager and Brother Stone of Union Court and Brother Bird of Indiana. We heard some nice things about Ben-Hur. Brother Bird was surprised to see our city with all its service flags. Fort Court has a few stars on our service flag and feel very proud of our boys. After the regular meeting lunch was served by the entertainment committee.

April 26 we are looking for another enjoyable event as we will have a large class to initiate and that always pleases our degree team. One and all are working shoulder to shoulder to increase our membership. May 3, Fort Court had a pedro party and dance which was a success. They played cards till 10 o'clock and danced till 12 o'clock

REPORTER.

Pennsylvania

GREENVILLE, PA.—The regular meeting of Greenville Court No. 86 was held Tuesday night in the Moose hall and will long be remembered by the members and friends of the Order. The evening train brought many from Meadville, consisting of the degree team and members of Lew Wallace Court, and a later train brought about 25 members of Sharon Court.

The members of Greenville Court had previously prepared supper in the Benninghoff hall. Tables were set for about sixty.

Afterwards they went back to the Moose hall and a large class was initiated into the mysteries of Ben-Hur by the degree team from Meadville.

The following program was rendered:

Reading	Miss Grace Bellig
Solo	Miss Anna Tuttle
Reading	Miss Iolo Hillman
Solo	Miss Cecil Hank
Reading	Miss Esther Ellenberger
Piano Solo	Donald Hank
Reading	Miss Viva Hillman
Solo	Miss Anna Tuttle
Reading	Miss Esther Ellenberger
Solo	Miss Cecil Hank
Dedication of Service Flag	T. H. Russell
Piano Solo	Miss Ruth Wilson

A number of applications were received and elected to membership. Greenville Court will meet again on May 14.

On the honor roll of the organization in Greenville are: Albert Snow, Dr. Batteiger, Archie Hunt, Oakly Bowen. REPORTER.

PITTSBURGH, PA.—Thursday, May 2, was Ida Brindley night for Greater Pittsburgh

Court No. 50. After obligating a large class of new members, the evening was passed in social intercourse. First there was a drill March led by Sister Ida Brindley and the new candidates. It was admirably executed and a beautiful sight—all the ladies were dressed in white and each carried Old Glory.

Brother E. R. Higgs presented a large $3.50 cake to the Court to be given to the successful members participating in a cake walk. All the members seeing the fun that an event of that kind would bring forth joined in the march which was led by Brother Geddes and Sister Brindley. Sisters Benton and Drummer were the lucky winners. They in turn presented the cake to the Court. Brother Negley officiated as auctioneer and called for bids. Brother Rathke winning by bidding $1.35, who in turn again presented the cake to the Court. Again the auction was on, Sister Gray winning the cake by bidding eighty cents. About eight dollars was raised from the walk and auction. This money will be placed in a separate fund to provide refreshments for members at future meetings. Sister Negley presented Sister Ida Brindly with a beautiful 18k gold emblem in appreciation of her faithful work in the interest of Court No. 50. The recipient feelingly responded and in return presented Brother and Sister Negley with a beautiful cut glass fruit dish. It was a surprise to Brother and Sister Negley. Ida G. Thomas was presented with a gold watch for securing the largest number of applications for the month of April. Sister Thomas was happy in securing the watch and the ladies were exceedingly glad that so faithful and worthy a Sister won the honors. To complete the surprises of the evening, Sister Mary C. Burns presented the Court with an magnificient 6 x 9 American Flag. Sister Burns made the flag and her presentation address was full of the glory that the stars and stripes uphold and stand for.

Dr. C. A. Boony accepted the flag in behalf of the members of the Court in an address that was a master-piece. A number of the Sisters of the Court contributed cakes and other good things to eat and served delightful lunch. The whole evening was most enjoyable and the fact that this greatest night in the history of the Court did not cost the Court one cent. They have pledged themselves to provide at all our social meetings which occurs once a month, interesting entertainment, good things to eat, so that the members will have to come and thereby promote and strengthen true fraternalism.

We have grown (and are happy in the knowledge) form an infant to manhood in less time than three months. PROFUNDIS.

Arkansas

LITTLE ROCK, ARK.—Rose City Court No. 40 met Monday night, May 13 and twenty-four candidates were elected. Brother A. S. Bradshaw, the State Manager, was absent in Oklahoma visiting the various Courts, but he was represented at our meeting by District Manager, Dan R. Henry. Brother Henry outlined his plans in detail for making this Court the largest and best Court in the state.

A full degree team will give the work at the next regular meeting May 27, when a large class will be initiated. Brother Henry said he believed *"A successful Court is a good one to be associated with,"* and added, with the help of all the members we will make Rose City Court No. 40, a large and successful one.

Brother W. H. Wells, District Manager of Argenta Court No. 71, located in North Little Rock, represented his Court at the meeting. He stated that his Court was growing steadily and that the attendance of members was good. These two Courts will run a friendly race to see which can secure the most new members before Christmas.

There are many members of the Tribe of Ben-Hur in the army at Camp Pike, and we have invited them to attend our meetings when ever possible. REPORTER.

Indiana

EVANSVILLE, IND—P. O. Bowers of Crawfordsville, State Manager, for the Tribe of Ben-Hur, was presented with a handsome traveling bag Wednesday evening, April 24 by the Courts of this city at a joint meeting held in their hall, Fourth and Sycamore streets.

The occasion was the celebration of Mr. Bower's birthday, which has become an annual event, Mr. Bowers delights in spending his natal day in Evansville. About 150 members were present at the meeting.

The presentation speech was made by Atty. W. O. Bohannon. The traveling bag and a basket of flowers were carried forward by little Charles and Delma Hornbostel, the former being dressed in a Boy Scout uniform and the little Miss wore a gown made out of the national colors. Mr. Bowers followed his ecceptance speech with a talk on patriotism. Response was made by Z. L. Wolfe, deputy in charge of this district. REPORTER.

HUNTINGTON, IND.—There has been a considerable change in the personell of our Court in the past month by the resignation of Chief Ira Ebersole whose new duties made his regular attendance impossible and the resignation of Scribe Lillie M. Schoeff, who intends to leave the city for a period and who therefore would be unable to attend to the duties of the office. Brother H. A. Daake has been elected Chief and Brother Charles Pressler has been elected Scribe. Brother Pressler's address is 639 North Lafontaine Street and assessments should be paid at the meeting of the Court, at the residence of the Scribe, or sent to him by mail. However, Brother Pressler will soon have an office in the business section of the city which will make the payment of assessments more convenient.

During the past few days five of our members have passed into the Great Beyond and like the rest of us had chosen wisely in securing proper protection for those depending on us for support. Absorbed with our daily activities we often do not fully appreciate the value of our membership in Ben-Hur but when the hand of death comes into our home we cannot but feel that the Tribe of Ben-Hur stands ready to take up the burden for those we love.

Huntington Court is entering upon a new plan of endeavor. In the very near future we are to be honored by a visit of the Ft. Wayne degree staff to initiate a large class of candidates. We are looking forward to this event with great pleasure and are trying to interest every likely candidate in our beloved Order. REPORTER.

Geo. E. Hill, Ilderim Court No. 1, Dayton, Ohio

Realizing that the followers of Lew Wallace, the "Tribe of Ben-Hur," and the readers of the CHARIOT are one hundred per cent American, I feel highly honored in sending you a print representing myself knitting socks for the soldier boys, as you have requested, to be published in the CHARIOT.

In doing so I am not looking forward to any publicity, as it will not be of any personal benefit to me, nor am I catering to the notoriety that your publication might bring me. What I am doing, is being done for our grand and noble young men who are standing between us and the most atrocious and dangerous enemy our country has ever had to face—the Kaiser and his hordes—

I am knitting for the young blood of America, the boys who are going to the front facing death to protect our country, our homes, and such old men as myself, who are not able to shoulder the musket, but who can use the knitting needles as his weapon. Although I am three score years, I have so far knit 67 pairs of socks, my ambition being to knit a stitch for each American soldier, and as there are more than twenty thousand stitches in each pair of socks, it will require seventy-five pairs to provide one stitch for each of the one and a half million soldiers already summoned. Should we send five million boys there, two hundred and fifty pairs will be my allotment.

I trust in sending this, it may be the means of inspiring others to assist in carrying on this grand work. Without sacrificing any of my working hours, I do my knitting between the hours of 3:30 and 7:00 in the morning, then during the evenings. Also on Sunday, I figure on completing an entire pair.

My prayer is that my life and health may be spared that I may keep up my quota of knitting, one stitch for each American soldier, and that when this awful war is over, I may have the great pleasure of laying my knitting needles down upon the graves of a conquered Kaiser and his six sons as markers, when all civilized nations shall be freed from the venomous assualts of heinous autocracy. Yours fraternally, GEORGE E. HILL.

SOUTH BEND, IND.—Tuesday May 7 South Bend Court No. 41, held a very enthusiastic meeting at which time the Court made arrangements to purchase $100.00 in War Saving Stamps and $200.00 in Liberty Bonds, a total of $300. The members of this Court are taking on new life and it is evident that a class of candidates will be in readiness for initiation within a very short time.

Beech Tree Court No. 211 has purchased Liberty Loan Bonds and have been looking forward to adding quite a number of new members to their Court during the summer months. Sister Bailey, Chief, together with Brother Beach, Scribe are very anxious to have a good team organized for their Court as they are supplied with extra fine robes and paraphanalia. This Court at one time was known for its excellent and efficient degree team.

Budapest Court No. 352 is a strictly Hungarian Court and there is one thing about Hungarian people when it comes to entertaining they know how and leave nothing undone Brother Florian Hunsvar, Scribe of this Court is a very energetic and respected young man and is an excellent Scribe. It is expected to have a class for this Court and have a visiting degree team confer the work within a short time

Court No. 353 is a new Court being organized at Mishawaka, Three meetings have been held and while the full charter list of fifty has not quite been completed it will be by the first week in June. Watch this Court grow CORRESPONDENT.

Illinois

CENTRALIA, ILL.—Our Court has patriotically rallied to the call of the country and will lend our money to the government to buy supplies and ammunition for the gallant Soldiers who are fighting on the bloody fields of Europe, striving with the help of English, French and Canadians from the channel and from Paris. Our members are going to do their bit for Uncle Sam to help win the great war and have purchased $150.00 of Liberty Bonds.

At a regular meeting held at Queen City Hall, Tuesday, April 23 by a favorable vote all members present, we have set aside a "Victory Week." May 28, 29 and 30, are the days designated by the fraternal organization when we will make an intensive drive to procure war funds, and raise donations for war activities.

Plans are being made for the observance of a "Victory Week," at which time Ben-Hur lodges all over the country will inaugurate an active campaign to secure funds for the various war organizations, and for war purposes. In accordance with the country wide plan, Centralia Court No. 153 is arranging to observe May 27, 28 and 29 when the Ben-Hurs in this city will assist in the "Victory Week."

A Thrift Day, Honor Day, and Red Cross Day is the designation of the three days of the drive, and appropriate events to raise funds for War Savings Stamps, Smileage Books, the Red Cross, and boost Conservation, are planned by the fraternal men and women.

An intensive membership campaign will be made in connection with "Victory Week," in the city. Special inducements are offered new members during the week. A handsome American flag will be presented to members enrolled during the week and they will be given the choice of a large silk porch flag, 4 x 6 feet or a window flag 2 x 3.

A Victory Court, consisting of 102 members has been organized at Mt. Vernon under the supervision of W. L. Galeener. The Degree Team from Centralia Court will have charge of the initiation, and installation connecected with the Mt. Vernon Court. REPORTER.

URBANA, ILL.—Caledonia Court No. 59 held their regular meeting Monday, April 18 with a good many present, also several visitors from Balthasar Court No. 2 of Champaign. After a short business session the dedication of the Service Flag took place, which was in charge of the Tirazh Club.

The program opened with the audience singing "The Star Spangled Banner," while a tableau was presented with Sister Hurd as the " Goddess of Liberty" and the seven boys in the service. Sisters Florence Houser and Edna Shaffer then appeared carrying the flag with seven stars and marched down from the platform and hung the flag in its place. They were then seated and a letter was read from each of the boys which was very interesting, and each one gave a good account of himself as all good Ben-Hur members can.

Brother F. E. Williamson, a member of the Draft Board gave a very interesting address and told of the loyalty and patriotism shown by the drafted men. He urged every one to do their bit to help win this great war. Miss Lucy Lowe sang "Tenting To-night" and "Send Me a Four Leaf Clover," in her usual sweet way.

Brother Hundley's son gave a reading entitled "Paul Revere" which was in the interest of the Boy Scouts movement to sell "War Savings" and "Thrift Stamps." As an encore he further boosted the the sale of stamps and asked for pledges after the meeting.

Miss Ethel Stevenson favored the audience with an instrumental solo which was greatly enjoyed by all.

The following tableaux were given during the program: "The Third Liberty Loan," "The Boy Scouts," "The Red Cross," Columbia Calls."

And since fraternity and patriotism go hand in hand the last tableaux represented "The Tribe of Ben-Hur" in which the large illuminated star was used with seven ladies, each clinging to a point in the star. America was sung by the audience which ended the program.

The Tirzah Club deserves much credit for the success of the meeting. While the Club is just getting started, good results are being accomplished. We now have eighteen members and we meet on the second and fourth Friday evenings of each month at the homes of the members, and always have good times and plan something for the good of the Court. Our motto is "service," and every one is willing to do her part.

In March we had a "Poverty Social" and we organized the "Tirzah Club Orchestra." April first we again entertained the Court with an "April Fool" party."

We also have done some Red Cross work and we are planning to do more in the future. Peace and harmony have been preserved in all of our meetings and the outlook for this Club could not be brighter and better.

A MEMBER.

WAUKEGAN, ILL.—The members of Waukegan Court No. 76 met at their hall in the Yager building Thursday April 18 for the purpose of dedicating the service flag of the Order in memory of the members who have entered the service of the country.

Interspersed with the addresses were songs by the children of members, piano duet by Frances and Lucille Vanderstarr, piano solo by Maude Walker, and readings by Margaret Anderson. The meeting closed with the entire company singing the "Star Spangled Banner" and the benediction by the Rev. H. E. Ganster. CORRESPONDENT.

New York

SCHENECTADY, N. Y.—Honor Court is climbing the ladder toward the "Roll of Honor" and the members will soon have the pleasure of seeing the name there, as each meeting sees applications and initiations. April 15 a class of nine was initiated by the recently formed degree team. The team and other members will visit Troy on May 15 and initiate a class of candidates for that Court.

May 6 a class of candidates was initiated after which a supper was held as the close of the "Red and Blue" contest, and the Blues in this case served the supper. A base ball team has been formed in this Court which promises to make things interesting for any opposing team

Electric City Court No. 75 closed a very successful contest at their meeting May 3, when the Blues were the guests of honor at the elaborate supper served that evening, at which the Reds did the serving

April 19, a class of six candidates was initiated, and on March 15 a class of twelve candidates was shown in the mysteries of the degrees by the uniformed degree team. The dancing class closed a very enjoyable term with an assembly at Cambrian hall on April 24, which was a very successful affair.

CORRESPONDENT.

BUFFALO, N. Y.—It was our privilege to raise money and help all the boys in khaki and blue "over there" and over here. We are back of them heart and soul in their great task to down autocracy. Let every moment be such a high success that the report will ring in the ears of Kultur as a warning—a warning of the danger being born unto them by a mighty Yankee tornado.

The members of Star of Bethlehem Court No. 37 to a person are laboring to over subscribe their quota of war work. The place of honor is given the Fifty Members of this Court now in uniform. Then comes the mass of members left behind who are knitting—writing words of cheer promoting entertainments and helping drive away the possibilities of homesickness. We point with pride to the fact that we have furnished the money for the outfit of evey boy from Court No. 37 by subscribing for Liberty Bonds for each member in service. It is not our intention to stop at one Bond for each man however, and when the Fourth Loan is called, watch us raise it to two Bonds for each man.

Most impressive was the ceremony of the Presentation of the Service Flag by the Drill Corp to our Court. Sister Collins is to be congratulated on the beauty and neatness of this handsome silk emblem. Soldiers and sailors stationed in Buffalo at the time participated in the ceremonies and helped greatly to make it a grand success The flag was presented to the Court in behalf of the Drill Corp by Warren Bender in a simple but impressive speech.

Brother Alonzo Hinkley a prominent member of the Bar and noted orator received the token for the Court with a truly wonderful oration. Picturing Belgium as a little ship tossed and buffeted and finally wrecked on the Sea of Autocracy, explaining the many atrocities and breaches of the rules of humanity, committed by "Kultur." He detaailed the entrance of France, England, Italy, and the other Allies into the world struggle and spoke of the moral obligations of the one to the other. He drew a tremendous outburst of applause when he told of the incidents prior to America's entrance and spoke with great eloquence and feeling of the undefeated past record of the good old Stars and Stripes.

He cautioned however, against the harboring of any idea that we might win the war by having some one else bear the burden. And spoke of the almost unbelieveable depredations of the armies of the Central Powers in France and Belgium and warned of the possibilities of being brought to our mothers, sisters and sweethearts in this country if Germany should succeed.

The Ben-Hur Drill Corp looking prettier than ever in their dark blue military uniforms drew rounds of applause during the execution of their latest intricate drill. Brother Roberts, our State Manager, was an interested visitor and entertained with an impromtu talk.

CORRESPONDENT.

EAST ROCHESTER, N. Y—Star of Peace Court No. 138 was organized December 29, 1917. Our meetings are well attended and at each meeting new members are accepted. Our District Manager, Brother J. C Browne, is entitled to credit for the good work being done. We have purchased a set of robes for our degree team, and ere long will have a team second to none in this state. We have a splendid corps of officers from the leading citizens of our town

Star of Peace Court has adopted as our sentiment that of service: So friends and Comrades, Let's do something for somebody, somewhere, while jogging along life's road. Help some one to carry their burden, and lighter will grow your load. Do something for somebody always, whatever may be your creed. There's nothing on earth can help you, so much as a kindly deed."

K. OF I. G.

Kentucky

HENDERSON, KY.—The state prize banner has been won by Henderson Court No. 3 for the largest increase during the year of 1917. This has been accomplished through the cooperation of the membership with our energetic deputy, Brother D. E. Williams

Henderson Court is up and doing all the time, trying to help the cause of Democracy in every available way. Our Court gave $20.00 to the Red Cross Society, Wednesday. Have bought $400.00 of Liberty Loan Bonds and are paying the assessments and dues of our sick members in addition to other assistance when necessary. The Supreme Tribe of Ben-Hur has paid out over $40,000 to the beneficiaries of our deceased members in Henderson since our institution twenty years ago. We now have 375 beneficial members and have passed a resolution to go to the 500 mark by Christmas of this year.

REPORTER.

Louisiana

MORGAN CITY, LA.—St. Mary Court No. 34 had a very splendid and successful dance, April 19, which was given for the benefit of the Morgan City branch of the Red Cross. And the neat sum of $118.90 cleared. Every one who attended spoke of the enjoyable evening and the way St. Mary Court succeeded in this undertaking Our Court donates a monthly allowance. to the Red Cross.

LYDIA M. RADER.

WAR SAVINGS STAMPS DELIVERED TO YOUR HOME

Tear Out—Fill In—Hand Letter-Carrier—or Mail to Post Office

TO THE LOCAL POSTMASTER:—Kindly have letter-carrier deliver to me on ____________ (Date) for which I will pay on delivery:

________ (State number wanted) $5. U. S. WAR-SAVINGS STAMPS at $________ (See prices below) each

________ (State number wanted) 25c. U. S. THRIFT STAMPS at 25c. each.

Name ________________

Address ________________

W.S.S.
WAR SAVINGS STAMPS
ISSUED BY THE
UNITED STATES
GOVERNMENT

W. S. S. COST DURING 1918

April	$4.15	July	$4.18	Oct.	$4.21
May	4.16	Aug.	4.19	Nov.	4.22
June	4.17	Sept.	4.20	Dec.	4 23

W. S. S. WORTH $5.00 JANUARY 1, 1923

Member of Ben-Hur in the Service

In order to have a complete list of members who are serving our country in any branch of the Army or Navy we give herewith a blank which we wish to have filled out by the soldier or some member of his family and returned to THE CHARIOT, Crawfordsville, Indiana.

INFORMATION ON PATRIOTIC SERVICE

To THE CHARIOT:

I belong to .... Court, No. ....

Location of said Court .... State of ....

My certificate in the Tribe of Ben-Hur is No. ....

I am now in Company ...... of .... Regiment ....

....

My present location is Camp ....

....

Has the "Enlistment Permit" on your Certificate been attached by our Supreme Scribe? .... (Yes or no.)

Name of Soldier ....

Name of person making this report ....

Addres of person making report ....

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe of Ben-Hur—Report of Supreme Scribe for the Month Ending May 15, 1918

Balance on hand April 15, 1918		$1,684,282.10
April receipts:		
Received from Monthly Payments	$ 104,882.71	
Received from Interest	3,723.45	
Received from Rent	1,574.01	
Total Receipts		$ 110,180.17
Sum		$1,794,462.27
April Disbursements:		
Death and Disability Claims	$ 98,408.57	
Repairs, Home Office Building	19.80	
Maintenance of Building	421.77	
Total Disbursements		$ 98,850.14
Balance May 15, 1918		$1,695,612.13
Balance on hand May 15, 1918		**$1,695,612,13**

List of Death and Disability Claims Paid in April, 1918

Alice T. Maloney, Joliet, Ill.	1,500.00
Bertha A. Gregersen, Council Bluffs, Iowa	1,500.00
Mary C. Moffet, Huntington, Ind.	1,000.00
Thos. Turllinger, Ft. Wayne, Ind.	2,000.00
Allie Clark, Morehouse, Mo.	1,000.00
Chas. A. Cochran, Mt. Carmel, Ill.	1,000.00
Fanny M. Masury, Buffalo, N. Y.	500.00
Bridget E. Meegan, Buffalo, N. Y.	1,000.00
Amma M. Long, Elkhart, Ind.	1,300.00
Ella M. Higgins, Columbus Neb.	1,000.00
Leroy Michael, Sidney, Ohio	1,800.00
Samuel A. Wylie, E. Lverpool, Ohio	1,000.00
Philander L. Isbell, Kendallville, Ind.	1,000.00
Anna M. Gurney, Buffalo, N. Y.	250.00
Emma C. Grim, Marshalltown, Iowa	500.00
Lewis W. Ford, Flat Rock, Ill.	3,000.00
James W. Tanner, Fullerton, Neb.	700.00
Gurley M. Cohoon, Chaffee, Mo.	2,100.00
Austin McFarland, Denver, Colo.	1,800.00
Oscar W. Edmonds, Frankfort, Ind.	2.500.00
George B. Williams, Wynne, Ark.	1,000.00
Mary F. Harper, Blytheville, Ark.	1,000.00
Louis N. Edelen, Louisville, Ky.	1,000.00
Charlotte Bird, Braddock, Pa.	1,500.00
Jno. E. McGinness, Evansville, Ind.	2,000.00
Vera F. Sofford, Morgan City, La.	2,000.00
George A. Sahlin, Urbana, Ill.	1,200.00
Henry Klett, Joilet, Ill.	800.00
George E. Mong, Ft. Wayne, Ind.	1,200.00
Walter J. Temple, Indianapolis, Ind.	1,000.00
Harry Coleman, Troy, N. Y.	1,000.00
Catherine E. Huff, Wabash, Ind.	1,300.00
Orpha Erwin, Decatur, Ind.	1,300.00
Wilford R. Pugh, Sailor Springs, Ill.	500.00
Nancy E. Mehring, Sandborn, Ind.	600.00
Luella M. Gripp, Pittsburgh, Pa.	1,000.00
Jos. E. Deffenbaugh, Council Bluffs, Iowa	1,000.00
Jos. Gehring, Huntington, Ind.	1,000.00
Chas. L. English, Danville, Ill.	1,500.00
James B. Davis, Yankeetown, Ind.	1,000.00
Matilda Jones, Springfield, Ill.	1,100.00
Clinton E. Moorhous, Champaign, Ill.	1,000.00
Edna L. Tomlinson, Springfield Ill.	1,000.00
Benj. J. Brunson, Savannah, Ga.	1,000.00
Chas. H. Wills, Vassar, Mich.	1,000.00
Chas. H. Felske, Kokomo, Ind.	1,400.00
Julia L. Wise, Crawfordsvile, Ind.	900.00
Bertha McMullen, Waterloo, Iowa	1,000.00
Micheal Raquet (Old Age Disability), Hamilton, Ohio	765.00
Jas. W. Barber, Cleveland, Ohio	500.00
Otto Kruss, Cincinnatti, Ohio	1,000.00
Annetta Daukus, Allentown, Pa.	500.00
Ellen N. Gernert, Allentown, Pa.	500.00
Sophrona A. Morse, Waterloo, Iowa	1,000.00
Luella Nicholls, Bay City, Mich.	250.00
Alonzo F. Branham, Salem, Ind.	750.00
Josephine E. Francis, Mt. Vernon, Ohio	1,000.00
Mary J. Foster, Lincoln, Neb.	800.00
Frank Greeman (Old Age Disability), Detroit, Mich.	950.73
Jos. I. Cannon, (Old Age Disability), Fairfield, Ill.	300.00
Mary A. Hatton, (Old Age Disability), Escanaba, Mich.	357.00
Geo. W. Alford, (Disability), Hutchinson, Kas.	233.20
Michael Shinm, Allentown, Pa.	255.00
Benjamin Vana, Chicago, Ill.	1,000.00
Jas. T. Clark (Old Age Disability), Bloomington, Ind.	663.00
Jno. S. Lucas, (Disability), Owensville, Ind.	545.92
Wm. E. Smails, Fremont, Neb.	2,100.00
Ella M. Kauf, Lorain, Ohio	1,000.00
Sophia Bayer, Mt. Vernon, Ind.	474.49
Boardman C. McDonald, Longview, Texas	250.00
Jno. H. Chapple (Old Age Disability), Hillsdale, Mich	50.00
Fergus Gates, Jeanette, Pa.	600.00
Mollie M. Evers, Dallas, Texas	475.41
Edward Bretz, (Old Age Disability), Cleveland, Ohio	70.00
Richard Gidley, Ft. Wayne, Ind.	1,200.00
Joseph Fiedrick, Cedar Rapids, Iowa	1,000.00
Joe A. Adams, Clay Ky.	2,000.00
Susan Worthington, Labaddie, Mo.	1,400.00
Otto Kem, Marion, Ind.	500.00
George A. Gentry, Evansville, Ind.	500.00
Elizabeth Kelso, Marion, Ind.	600.00
Ananias Arnold, Marion, Ind.	480.00
Russell Tennant, Wahoo, Neb.	935.57
D. W. Horry, Wichita, Falls, Texas	1,000.00
Robert Lauder, Jackson, Mich.	1,700.00
Robert Heal, Jr., Detroit, Mich.	275.00
Edward R. Manet, Dayton, Ohio	700.00
Harve Vaughn, Memphis, Tenn.	1,933.88
Jos. H. Brewster, Paragould, Ark.	1,000.00
Grace E. Osborn, Terre Haute, Ind.	1,000.00
Lottie Cox, Mt. Vernon, Ind.	971.96
Braten E. Stinson, (Disability), Jackson, Mich.	238.51
Frederick F. Hinschlaeger, (Old Age Disability), Shelbyville, Ind.	333.00
Jno. G. Debow, Paragould, Ark.	1,000.00
Jno. C. McMarlan, Huntington, Ind.	1,000.00
Frank J. Pashong, Huntington, Ind.	500.00
Anna M. C. Anthony Baltimore, Md.	500.00
Cora E. Mundell, Merom, Ind.	500.00
Jas. C. Bridge, Logansport, Ind.	1,000.0
Geo. Ruppert, Cincinnati, Ohio	1,000.00
Elpha F. Butterfield, Muncie, Ind.	1,000.00
Total	$ 98,408.57

Total Paid to Beneficiaries Since Organization ... $16,862,756.10

Fraternally submitted in T. B. H., JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, May 15, 1918,

Deposited in Banks and Trust Companies	135,538.31
Real Estate (Old Home Office)	15,971.15
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Invested in First Mortgage Loans	123,200.00
Invested in Municipal and County Bonds	1,210,033.24
Cash in Office	50.00
Total Assets	$1,695,612.13

Fraternally submitted in T B H., S. E. VORIS, Supreme Keeper of Tribute.

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXIII Crawfordsville, Indiana, July, 1918 No. 7

Great Patriotic Meeting

Dr. R. H. Gerard, Supreme Chief.

Patriotism was the dominant note for Eleventh regular session of the Supreme Tribe of Ben-Hur and was the most inspiring and enthusiastic meeting ever held by the Supreme Body.

The meeting was called to order Tuesday, June 4, 1918, at 10:00 o'clock a. m., in the Ben-Hur Hall, our Supreme Chief, Dr. R. H. Gerard, in the chair. Rev. C. H. Wharton, pastor of the Center Presbyterian Church, led in the opening prayer and invoked the Divine blessing upon our meeting.

The delegates to the Supreme Tribe and visitors were given a most cordial welcome on behalf of the city by the Mayor of Crawfordsville, the Hon. Dumont Kennedy, and we give the following extracts from his address:

Mayor Dumont Kennedy: *Supreme Chief, Delegates and Friends*: It might be well to preface my short remarks with a little statement that I heard just as I walked up to the platform a few minutes ago. I was admonished that I be very careful what I say, because the official stenographer was present and every word I said would be taken down, and for that reason I had better be careful. My only reply was he had better be careful what he does with it, if he takes it down. If he keeps it in this house, all right, but if he puts it out the trouble will be his.

Delivering addresses of welcome is not one of my forts, and delivering speeches of any kind before such intelligent assemblies is not one of my jobs. I have done very little of it in my time, although I have never refused to do my duty. I have so many times been in places where I had to appoint committees, and to ask somebody to do this and somebody to do that, and everybody I would go to would beg off and say, "Get somebody else." And those of you who have been placed in that position know how it is. I made up my mind years ago to the effect that whenever anybody asked me to do anything, I would do it on the first notice, whether I did it well or poorly. I can not think of any better rule to guide anybody than to do what he can as best he can, and let it go at that. * * * *

To those of you who do not live here and who are here for the first time, we are very glad to welcome you to Crawfordsville and to see Montgomery County in her bridal attire on this beautiful June day. I imagine there is no prettier place than Indiana, Montgomery County, Crawfordsville, on the fourth day of June. You would have to travel far, indeed, to find a more beautiful place.

Brother Cunningham, who used to be our minister before Brother Wharton's time, made a trip abroad, and he was quite a friend and associate of my father. He was gone all summer. He came back, and I was reading law in the office at the time, and he came in and said, "I have been gone all summer, and while gone I have found the most beautiful and perfect place in which to live I have ever seen in my life." My father said, "Brother Cunningham, tell me where it was," and he said, "Here in Crawfordsville, when I got home." (Applause.) I believe the remark was true then, and it has been truer since it was made.

I thought those of you who are living away from here, and probably know little about it, might want to know something of Crawfordsville and its people, and about the effect of the Supreme Tribe of Ben-Hur upon this city and its people. This town is what is known as an agricultural town. It has some factories that are doing well, but we have not a surplus. We call ourselves the center of a great agricultural section, and if you have time to ride over Montgomery County, I defy you to find a more beautiful or more prosperous country, or better roads, in all this extant of the United States on this the beautiful day in June. * * * *

We are pleased, and you ought to be pleased, that your home nest is set down among a moral class of people. (Applause). I can say to you, from what I know of this county and its people, that it will never be worse than it is now. We intend to watch it, and keep our eyes on it, and have it a clean nest for the Supreme Tribe of Ben-Hur to do its hatching in, and when the brood goes away we want to send them out clean and moral.

There are a thousand little girls in this city today who never saw a grog-shop or a saloon, and there are a thousand boys in this city who never saw a grog-shop or a saloon, and I hope the time will never come that they will see one, at least here in Crawfordsville. You can go back resting assured that the Supreme Tribe of Ben-Hur and all its work is set down in a clean place that we intend to keep clean for you and for us. * * * *

Another thing we have here: You can go down to the jail, only half a square away, and you will never see an inmate there. Not that all our criminals are on the outside walking the streets, but we have nobody in there, and nobody that ought to be in there. You will find the Sheriff sitting there, and you can ask him what he is doing, and he will say, "I am just sitting here thinking, and sometimes I will just sit and have nothing to do." (Applause.) * * * *

A meeting of the delegates of the Supreme Tribe of Ben-Hur, a meeting of these good people, these unselfish people, here in Crawfordsville, would lose its effect, if there was not some note taken of that kindly character we have known so many years, known to all of you as David W. Gerard, the kindliest, most unselfish man that I ever knew in all my life. Continually smiling, continually happy, continually spreading the flowers of his fraternal feeling over the city, the State, and, finally, over the whole country. I remember, as a boy, when Mrs. Kennedy was a little girl, that David Gerard's home was the Mecca for all the children in town to collect and stay all day, and he was usually on the floor entering into all the games with those children. He was a child until his death. He was the most kindly and unselfish man, and I never passed him on the street, even if he was on the opposite side, but what he greeted me.

For David W. Gerard I have the kindliest memory, and I am glad to refer to him. A meeting of this sort, without a mention of him, would lose all its effect. Another thing. Ere his sun had set and we had lost that kindly light about the town, another had risen Phoenix-like, from his ashes to carry on the same unselfish work that he had begun, and to his son about whom others' sons will revolve, we have given the name of leader for the Supreme Tribe of Ben-Hur. (Applause.)

If I should make a trip today to the cemetery where Uncle Dave Gerard lies buried, I could do no kindlier act than lay that rose—(indicating a rose at the Supreme Chief's station)—upon his grave, except to eulogize him among those of you who ought to have known him better than I did. I shall never forget him. * * * *

I can not speak of David W. Gerard without reading from my Bible, and what I call my Bible is a little book I carry in my pocket, and whenever I see anything good I put it in there. I cut it out of a paper some time ago, and I thought then and still think, that this little poem of three verses applies with all its force to the life, character and deeds of David W. Gerard, and what we think of him since he has gone, and with your indulgence I will take five minutes to read it. This poem could not have been written for any other man on earth except David W. Gerard, and is entitled "All That Can Be Said." It was written by a man who lives in Michigan, and if there is anybody here from Michigan, when you go home you can tell him he is known outside the confines of the state:

"All That Can Be Said."

"About all that can be said
Of a man when he is dead,
Is that he was fond of children
And was loyal to his friends;
That he viewed men as his brothers,
And did all he could for others.
That's the sum of mortal greatness
When the game called living ends.
Never yet in funeral sermon
Said in English, French or German,
Or in any human language,
Has the emphasis been laid,
As it told the dead man's story,
On his selfish fight for glory,
Or commended him to Heaven
For the money that he made.

"When the final words are said
O'er the body that is dead,
Though he stood as rich as Croesus,
To his wealth all eyes are blind,
And his priest for his salvation
And his loved ones' consolation,
Offers humble testimony
That the soul of him was kind.
Not for reasons sentimental
Do we speak of him as gentle,
Though we strive for gold and silver,
When the breath of life has fled,
It's the joy we gave our brothers,
That counts more than all the others,
And the record of real service
Is the glory of the dead.

"Then if all that can be said
Of a man when he is dead,
Is that he was brave and loyal
And unselfish here, and kind,
That his life was filled with beauty,
That he never shirked his duty,
And he never made a journey
But he left some friend behind,
Should it not be our endeavor
So to live and labor ever,
That when comes our turn to travel
O'er the dim and misty ways
That no mortal hand has charted,
They may say when we've departed
That we gave ourselves to service
And deserved man's highest praise."

(Applause.)

I trust you feel welcome after hearing this extemporaneous harangue, I am ready to quit and let you go on with your work. I thank you all very much and again bid you welcome. (Applause.)

The response to the words of welcome was made by Hon. Samuel W. Bell, of Cincinnati, Ohio, who is a member of the Committee on Appeals and Grievance. His address was full of real patriotism and fraternal brotherhood. We are pleased to give extracts from his address:

Judge Samuel W. Bell: *Brother Supreme Chief, Brothers and Sisters, and the Honorable Mayor of this historic City of Crawfordsville*: It is a high privilege to represent this large and intelligent body of people in responding on your behalf to the Mayor of this city to such an elaborate address of welcome as he has given us.

I am sure I count it a great privilege and a high honor. If I were a preacher, or a lawyer, or a doctor, I might be able to respond in a more eloquent way. However, Mr. Mayor, on behalf of this splendid assemblage, we accept your words of welcome as coming from the depths of your heart, in all sincerity and truth.

Every age has a gospel, if it is a productive age. You ask what the gospel of this age is, and I answer on behalf of these brothers and sisters that the gospel of this age is service, service to others. We find today that we do not believe in doctrines, merely, but in deeds. We believe not in creeds merely, but in character. We believe not in scholarship only, but in helpful service, and, indeed, we have come to believe in this advanced age of the world's civilization in a brotherhood, and that changed viewpoint is evidenced in politics by the placing upon the statute books of "A Workmen's

Compensation Act;" legislation beneficial for the protection of woman and child labor, and laws regulating the control and conduct of splendid Fraternal institutions, such as we have here gathered today in this grand assemblage. (Applause). The business world, too, evidences a change of heart in its recognition of a broader stewardship, a more beneficial use of the trust imposed upon it. The lawyers and the judges are dispensing with precedent and the dead formula in favor of a more substantial justice for all mankind. The clergymen, too, have contributed their changed view in the opening of their churches to receive all sorts and conditions of men engaged in the uplift of the races. Educators have realized that not only a smattering of learning is necessary, but that the scholar must be turned out ready for service—all sorts of service.

And so, in that spirit, Mr. Mayor, having learned of this historic spot where one hundred years ago the first settlement was made and where in 1863 you constructed a municipal corporation, having learned of that splendid character, Lew Wallace, who was forever continuous in service of one sort and another for the benefit of mankind, not the least of which was the writing of that splendid book, "Ben-Hur," that so enthused and inspired the founders of this splendid organization as to bring it into substantial service and usefulness to mankind, nationwide. My friends, while you claim this historic spot as your home and the author of that book as a useful character in the nation and the worlds' affairs, we of Ohio claim several of the founders of this Order as having first seen the light of day over in the "Buckeye" State, and brought together the "Buckeye" State and the "Hoosier" State in an indissoluble bond of fellowship and friendship, which has now been likened to the leaven of the loaf, and has leavened the whole country with the splendid fruits of their services. And I could not make a suitable response on behalf of this Supreme Tribe, and its Supreme Officers, and its delegates, and its committeemen, without adverting in loving, tender memory to one of the founders and the immediate precedessor to our present Supreme Chief, whose name by reason of his sterling character, his loving tender ministrations, his wonderful merciful helpfulness, not only administered through the instrumentality of this splendid organization, but through his own individuality, made his name and Ben-Hur's, synonymously, housewords throughout the United States—David W. Gerard. (Applause.) And also of intimate memory, although preceding the old Chief to the Happy Hunting Ground, is the name of that sterling capable bookkeeper, accountant and recorder of our affairs—Frank L. Snyder. (Applause.) The two stand today as household words in every home of the Tribe of Ben-Hur. Their lives were lives of usefulness and intensive service for mankind, worthy of our emulation and effort to follow in their footsteps. They have been worthily succeeded by their namesakes. In the Chief's chair today is a splendid representative of the old Chief, perpetuating the name of Gerard, with all the intimate recollections of splendid service, to the Tribe of Ben-Hur and our posterity. In the other office of Frank Snyder is that most elegant gentleman, thoroughly capable of filling the bill, who always is tender and kindly in his service—John C. Snyder.

My friends, and Mr. Mayor, in these two men something of value is sent to your city by the Tribe of Ben-Hur. (Applause.) In addition to that, they have reared a monument hard by, which will stand almost as long as time shall last. Indicative of the splendid united service that this body of men and women everywhere, from the forty-eight States of the Union, are serving humanity. And, if you please to pardon a personal reference, may I say that ever since my advent into the Tribe of Ben-Hur in 1902, even in my handicapped condition, I have been continued as the Scribe of my local Court, and I cannot tell you, Mr. Mayor, what great pleasure wells up in the heart when you go forth to deliver to the stricken and bereaved family, that substantial service provided for by and through the assistance of this Supreme Tribe of Ben-Hur. It pleases me to say to you today that this great institution in your community is not surpassed, and while you may have many others, the Tribe of Ben-Hur makes you famous. You have your Presbyterian nonsectarian college with nearly a century of service; you have the crystal springs and mineral springs that furnish the water of life that flows so freely through your community, and all the splendid line of citizens who have been so hospitable and so serviceable in times past, as well as present; and you have the industrial as well as agricultural achievements of your splendid city. But none surpass in their service to humanity the Tribe of Ben-Hur that is now twenty-four years, three months and four days old. During that period of time the cruel hand of death, the grim reaper, which sooner or later will strike us all, has stricken more than 15,000 homes which were in this bond of fellowship, and which has caused this Society to distribute to the dependents of the heads of those homes $17,350,000 for the sustentation of those dependents until the time came when by readjustment after the loss they would become of service to themselves and all mankind.

Jno. C. Snyder, Supreme Scribe.

We stand today, Mr. Mayor, a solid phalanx of American citizens, country wide, 85,000 strong, perhaps a few more since these Deputies have been gathering around the Home Office this week, but we are all in the service.

Now, Mr. Mayor, we thank you for these splendid things and above all we thank you for the contribution your city and county has made to the boys in khaki who are today on this side and the other of the Atlantic in course of preparation, or in course of conflict, for the perpetuation of all the priceless heritages and many blessings that we have received at the hands of our forefathers. We thank you for your liberal contributions to their ranks in almost 600 or more from this city. We thank you for the splendid service you render in backing up the Supreme Scribe of this Order in your War Chest contributions, going gloriously over the top to the tune of ninety or more thousands of dollars. My friends, we thank you for the support you have given our Supreme Chief in his co-laboring with the President of the United States in this great war service. * * * *

My friends, the Tribe of Ben-Hur is composed of units; the Supreme Tribe, the local Courts and the individuals. No organization and no chain is stronger than its weakest link. It behooves us to gather inspiration in this service today and go back to our homes and inspire the membership of our Courts and the citizenship around about us because, indeed, we are in the greatest crisis of the world's history as well as of our nation's history, and, my friends, we are to be congratulated and the Mayor of this city and his citizens as well as we of the Supreme Tribe and the great republic in which we live, upon living in this day and age when we can be of real service to mankind everywhere, and as this beautiful Order through its ritualistic work teaches us of that most ideal character whose service was that of doing kindly deeds in an unassuming, unostentatious way, we should take courage and be encouraged and heartened as we go about our task.

Now, my friends, (holding a small flag in hand)—

"When freedom from her mountain height,
Unfurled her banner to the air,
She tore the azure robe of night,
And set the Stars of Glory there.

"She mingled with its gorgeous dyes
The milky baldric of the skies,
And striped its pure celestial white
With streakings of the morning light.

"Then from his mansion in the sun
She called her Eagle bearer down,
And gave into his mighty hand
The emblem of her chosen land.

"Flag of Freedom, home and hope,
Bright Angels' hands to valor given,
Thy bright stars have lit the Eternal Dome
And all thy shades were formed in Heaven.

"Forever wave that standard sheet,
With all its glory still before us;
With Freedom still beneath our feet,
And Freedom's banner floating o'er us."

(Applause.)

My friends, we have in our midst a boy who has been wearing the khaki, who has been in the service of the flag, who has been wounded in that service, who has returned to be resuscitated and restored to the ranks of life and health, that he may go back to additional service.

We are proud, Mr. Mayor, to be in this presence today. We wish you good luck and bid you Godspeed. (Applause.)

Dr. Gerard: We have with us this morning a young lady of Crawfordsville, of whom we are very proud, a young lady who for her age has quite a record in our city schools, and at our invitation has come here this morning to recite to you the poem, "The Blue and the Grey." I take great pleasure in introducing to you Miss Virginia Breaks.

(Little Miss Breaks recited the poem in a masterly manner, and at the conclusion was greeted with prolonged applause.)

The Hon. W. H. Johnson, postmaster of Crawfordsville, was then introduced by our Supreme Chief, Dr. R. H. Gerard, whose pleasure and privilege was to introduce Private S. C. Mowrer, a volunteer in General Pershing's expeditionary force, but who recently returned from France, where he had been confined for several months in a French hospital after having been badly gassed and wounded from an attack of the Germans. Private Mowrer is now touring the United States in the interest of the Red Cross, Army Y. M. C. A., Knights of Columbus, French Relief and other war activities, including Liberty Loans, War Saving and Thrift Stamps. He was given a great ovation upon his entrance to the hall, and every word of his remarks was given strict attention. He was repeatedly interrupted by applause from the interested audience. Extracts from his remarks are as follows:

Private S. C. Mowrer: *Mr. Postmaster, and Chief of the Supreme Tribe of Ben-Hur, and Representatives thereof*: This is certainly an unexpected and additional pleasure, to even get to look upon such a body of men and women, even if I did not get to say a single word.

Since I have been back, I have talked in many places. I have talked at Washington, D. C., and there was present a number of our most influential men, but I believe now that I am talking to just as efficient and influential a body as I talked to when in Washington, D. C.

I hope that you do not expect me to live up to my introduction. That is to say, I hope that you do not look upon me as a hero, or anything of the kind, because I am not. I suppose you would like to know why I am here, and where I came from, and why I am not over there fighting. I am not here through my own wish. A few weeks ago you read, perhaps, in the newspapers where fifty men were selected by General Pershing to come back to the United States to boost the Third Liberty Loan. I was one of them.

It is true I was gassed, but I am not totally out of action yet. I hope I am not. We are going back in a few weeks, and we have just come to tell you a few things, if we can. * * * *

I wish to make a brief statement, that the American Expeditionary Forces are the finest troops in all Europe. (Applause.) They are healthy; they are robust, and happy, and they are all going to get in it, to a large extent. I wish to say they are 100 per cent efficient. Just an example. I am in the artillery, First division, and I know the famous French gun, which is of French manufacture and invention, that they have used throughout the entire period of this war, and they thought they were very proficient in the handling of it. When we first went over, the First division, a year ago this month, the French were getting seven shots a minute out of the gun. That looked pretty good to the Yanks, but in just three weeks we were getting eleven, and twelve, and thirteen shots out of the gun. (Applause.) The French officers would stand around with their mouths open, and I heard one fellow who could speak English, say he knew dog-gone well we didn't load it. (Laughter.)

Another thing I might say, I never knew such reports were prevalent until I got back, but I have been asked repeatedly, "Is it true that when our boys get over there they go to rack and ruin?" I do not know where you could get such a conception. Of course, it is an absolute falsehood. It is all German propaganda working in this country. The morals and the morale of the American army are the cleanest and the most splendid of any troops in Europe. (Applause.)

In answer to the second question, "Is all this stuff we read in the newspapers true?" I can say that I don't know, because I have not read all the editorials which have appeared in your newspapers in the past few months. But, as to the atrocities, are they true? They are too true, and I have seen enough to justify my belief. I have seen with my own eyes a number of things I am not permitted to mention in this audience. I have seen with my own eyes little Belgian girls, five or six years old, with both hands cut off at their wrists, and I hold we can not put anything past them, when it comes to committing atrocities.

The third question, "How do you like trench life?" I can not say that I or any other soldier has any love for trench life, but it is a necessity.

* * * *

I expect you would like to know the answer to that fourth question, "When is this thing going to be over?" I can tell you, to the very day, when this war is going to be over, and if you would like to know so you can base all future appointments on it, this war will be over when the Kaiser hands to the Commander-in-Chief of the Allied Armies his unconditional surrender. (Applause.) And not one day sooner. And that is what we Yankees are there to do.

I did not come back to tell you stories about trench life, because, as a friend said, "You couldn't tell a story; it isn't your nature." But I came back as a representative of the American Expeditionary Force, to tell you that we appreciate very deeply, the way you have supported the Government, and incidentally backed up the soldier boys in supporting the second and third Liberty Loans, and the various campaign drives—the Red Cross, the K. of C., and we thank you very kindly, and know you have sacrificed a great deal, and have given a great deal, and we again thank you. But also, friends, we wish to remind you of the fact that as yet this war is not over. Do not think because you have supported these things that you have yet done your bit. Because, friends, we are counting upon you, and counting upon every one of you, as the civilian population of America, to back us up. Armies themselves do not go to war. Nations go to war, and the army in the field is no stronger than the civilian population backing it up. You see what rests upon you. If you fail to coöperate and back up the army in every possible way, the army in the field will fail because they were counting upon you as reserves, and you failed. We want you to feel that you are the soldiers over here, and the lads across the water and in the ditches are the soldiers over there, and we are counting upon you. Thus far you have splendidly responded. But, friends, do not think, as I have said before, that because you have supported these drives you have done your bit, any more than the soldier in the ditches. Supposing General Pershing should say to me, "You go over the top six times and I will give you your discharge," or "Go out and kill six of those squareheads and I will give you your discharge, you have done your bit." That is the way you are looking at it. You think because you have supported these things you have done your bit. You have not. You have not done your bit until the last drive is over and the last shot is fired. (Applause.)

May I ask you, or, rather, tell you again, that the Government is asking again for money. To carry on this war to a successful conclusion. They need the money. And the lads across the water need the things—the supplies, the munitions, and everything, and that is what your money is to buy. You are backing up the Government, and incidentally the lads across the water. In this War Savings Stamp drive, we know you will buy all you can. The Government merely asks you to loan the money. You are sacrificing nothing, because you are exchanging money for more money. * * * *

Now, I haven't much time. Do you know that while I am trying to talk to you here that somewhere in France in those shell-ridden trenches there are American boys being blown to shreds by the shells? And do you know there are some in the hospitals, lying on the little white cots, hundreds of men and boys, Americans, sick and wounded—some with legs shot away, and some with their eyes put out? And, friends, not only that; but I chanced to look upon, a few days before I sailed for England, a line of little white wooden crosses which bear the inscription, "An American Soldier Killed in Action," and his name, his organizatin, and date. Beneath that little mound of sun-baked clay rests an American soldier who has paid the supreme sacrifice. He has died that the Stars and Stripes might forever float over the United States. He has died that the Kaiser must die, if you please. He has died, friends, for you, and for you individually. And, friends, I am going to ask you, in the name of the fellows who have fallen, and in due honor to the lads, to the thousands that are going to fall before this war is over, I am going to ask you as a representative of the American Expeditionary Force, what have you done and what are you going to do? I am asking you this, that you may ask others.

I will tell you what the Yankee soldiers are going to do soon. When we get a few more hundred thousand men over there, and get those airplanes and the civil population of America awake to the fact that we are really in a war; when you get behind us and coöperate with us in every way possible, the Yankees are going to hit that Hindenburg line, and when they do hit it they are going to make Hamburger out of it. (Applause.) And that is not all. Some day, friends, some day, I do not know when, but some day you are going to see the Stars and Stripes float from the turrets of Potsdam. I thank you. (Prolonged Applause.)

In behalf of the Montgomery County Chamber of Commerce a welcome was extended by our Supreme Scribe, Brother Jno. C. Snyder, who is also President of the Chamber of Commerce, from which we give the following extracts:

Hon. S. E. Voris, Supreme Keeper of Tribute.

Mr. Snyder: *Brother Supreme Chief, and Brothers and Sisters*: Brother Gerard seems to have taken a peculiar satisfaction in declaring that he was going to introduce me and have me welcome you this morning as President of the Montgomery County Chamber of Commerce. Properly, I should talk to you as Supreme Scribe of the Tribe of Ben-Hur. I suspect, however, you are lucky, because if I talked to you as Supreme Scribe I would have to talk about the Tribe of Ben-Hur, and before you depart from this town you will be so full of it that you will be glad to hear somebody talk about something else, because it is going to be Ben-Hur until we get through with our business, and then, very properly, we may introduce something else.

Talking to you, therefore, as President of the Chamber of Commerce absolutely precludes the possibility of saying anything about Ben-Hur, except to casually refer to my connection with it. I suspect that you visitors are wondering what business I have to be President of the Montgomery County Chamber of Commerce. I have sometimes wondered myself. The truth is that a president of a chamber of commerce, especially a county-wide institution, ought to be a commercial man. He ought to be a business man of local importance, or a manufacturer, or somebody who has his finger on the local business activities.

You know the business affairs of the Tribe of Ben-Hur can be conducted in one place just as well as another. I am no more identified, at least not much more, with local activities in Crawfordsville than I am with the activities in many other places; so, there is not much excuse, it seems to me, for me to be President of this Montgomery County Chamber of Commerce. I ought to tell you how it happened. Really, it was an accident. From earliest boyhood I was cautioned by my father not to talk too much. He said great value came to a man or woman who could keep quiet and not talk when they should remain quiet. It happens, however, that I was led into an error here about a year and three or four months ago, because of a peculiar situation here in Crawfordsville. It was determined to organize a local chamber of commerce or commercial club and they sent out for an expert to come and do it. I had not been identified with things locally, and nobody said anything to me, and things were slipping along apparently in fine shape, but the thing did not go just as fine at the finish as they thought it should, and it became necessary to reorganize some of the captains and committees, soliciting members, and they arranged a meeting, one day, when that should be done. I do not know why they asked me to be present, but they did, and, being desirous of doing my part, I went—and talked too much. It was fatal. I have always been a man of peace. I like peace, because I am for it when you can have it at the right price. I have always tried to be on good terms with my neighbors, and proceeded along the line of least resistance, when that kept me in good odor with my neighbors and my friends. But frequently my interest in a proposition is increased in proportion to the opposition we meet. So, when they got me into the tail end of this fight for membership, and I found, along with the other good fellows who were doing this work, that there were a lot of people in Crawfordsville, like any other town, who could not see *the good* in anything, I got my dander up and jumped into this fight to help, and before I knew it they nominated me as President of the Commercial Club, and elected me. Here I am, and that is my excuse.

Then, to show you how things happen: By virtue of being president of this local chamber of commerce, I had to go to Indianapolis to attend a meeting of the State Association. And there I made another mistake, because I became interested in a report of our State Food Administrator, and began to ask him some questions, and got into some argument over the question, and for some reason Oscar Smith of Kokomo, President of the State Chamber of Commerce, made the mistake of thinking I knew something, and appointed me chairman of a committee to try to reorganize the State Chamber of Commerce. * * * *

While I believe that some other man in Crawfordsville ought to have had this position, I have been able to turn it very much to the advantage of Ben-Hur, because, while I have had the privilege of attending a good many meetings and paying my own expenses and doing a lot of things like that, I have profited by the association, not only here in Crawfordsville, with some fine business men with whom I otherwise would not have come in contact at all, and I have formed the acquaintance of some business men around over the State who have taught me the value of local institutions which I could not have otherwise received. That is why I am president of the Montgomery Chamber of Commerce.

Two months ago we had ex-President Taft here before our Chamber of Commerce. As president, it was my pleasure to entertain him, and my duty to introduce him to the assemblage. We had a most magnificent audience to greet him. A superior one never confronted him, I am sure. Introducing William H. Taft was an easy job. There was not a man or woman in the whole crowd who did not know him as well as I. In fact, they all knew him, so about all I would have had to have done would have been to say, "Ladies and gentlemen, this is Bill Taft," and my job would have been done. But I did not do that, because it seemed to me important that Mr. Taft ought to know what sort of people he was going to address, and so, ladies and gentlemen, instead of introducing Taft to the crowd, I introduced the crowd to Taft, and that is what I want to do here in the few minutes alloted me. I want to introduce the people of Montgomery County to you, because you know what the Tribe of Ben-Hur is, and you know much about Crawfordsville. Many of you have been here before. Some of you have not, but all of you ought to be told about the people of Montgomery County.

Crawfordsville, as our mayor told you, is in an agricultural community, and happens to be a bully place in which to live. We are well located. When we get tired of Crawfordsville we have provided means to go to Chicago, Indianapolis, Louisville and other large cities. We are admirably situated in that respect, and it is very much to our advantage. But better still, we have a county here that is not excelled by any other county in the United States. There is no question about it, agriculturally or any other way. For instance, we happen to know that in this county, leaving cotton out, we can grow every staple crop that is grown in the United States, and we do it, too. There are no crop failures in Montgomery County. We are not wedded to any particular line of agriculture. Every year if we fail in one thing we succeed in something else, and so it is a most prosperous community.

Let me tell you one thing, as evidence of that. A few months ago the Federal Government desired to put into effect what is known as the "Boys' and Girls' Club Plan of Better Agriculture," and they looked around over the country to see where they should exploit the undertaking. They selected a county in Massachusetts, one in Illinois, and wanted one in Indiana. They investigated LaPorte County in the north part of this State. I am not able to say much about LaPorte County. But the facts are, there were certain requirements to be observed and LaPorte was a little slow in complying. Finally the Montgomery County Chamber of Commerce said, "If LaPorte does not take it give it to us." We sent out the county agent and our secretary and said to the people interested, "If you want to put this into force in this county, comply with the rules." In every township we had to establish an agent. The township trustee had to make a certain appropriation in order to pay the agent or instructor, and that was some considerable job to get some of the township trustees to see the point. They thought they knew enough about agriculture and did not need any more instruction, but finally we succeeded in getting them, and the Federal Government sent an agent here, who lives in Crawfordsville now, and whose duty it is to direct the eleven township instructors who in turn have enrolled more than 1,100 boys and girls, the finest in the land, who are interested in agriculture. In a few days the Montgomery County Chamber of Commerce will be host to the boys and girls and we expect to have six or seven hundred of them in Crawfordsville to luncheon as our guests.

Another thing, to show the importance of this movement, word comes that the county in Massachusetts and the one in Illinois either could not or did not comply with the Federal Government's requirements, and so it happens, ladies and gentlemen, that out of 2,960 counties in the United States, Montgomery County, Indiana, by virtue of the patriotic and the progressive spirit of its citizens, is the only one out of 2,960 counties to comply with these rules and requirements. The only county which has put into effect this "Boys' and Girls' Club Plan" of the Federal Government. (Applause.)

I mention these things, first, to show you my connection with these affairs, and, second, as to what sort of people are here to welcome you. I wish I could impress you with what we believe here, as citizens of the community, as to the importance of this meeting. A bank cashier said to me yesterday, "Will it not be possible to leave up the decorations that are in the town until over Thursday, because we are to have a district bankers' meeting here on Thursday?"––day after tomorrow. That district bankers' meeting is more or less important. We have all sorts of conventions and meetings here. I asked him how much territory it covered and he said eight or nine counties. Have you thought (I suppose you have) that the meeting of the Tribe of Ben-Hur is one of the most important things that can come to any town? We entertain people from almost every State in the Union, and it is not very often you have a convention where there are representatives from New York to San Francisco. So the people of Montgomery County are duly appreciatvie of the importance of your meeting, delegates and friends who come here, and as president of the Chamber of Commerce I want to tell you.

When it comes to the question of war work Montgomery County has done her share in that. Did you hear what the young man said a little while ago as to the question of doing your bit being past and gone? You have not done your bit, nobody has done his bit, as long as there remains another single thing to do. (Applause.) I have had a great deal to do with war work business, because, along with my other duties, I have been chairman of this War Work Committee for more than a year. I know something of what it means and I counseled early that one of the big duties that we had to do was to shape the opinion of people, so far as their attitude toward the war was concerned. Recently we had a war chest campaign here and you heard a speaker say this morning we had gone nicely over our minimum quota. But we have some people in the community who have not given the kind of support we ought to have. Happily, they are very few. * * * *

I must close. I have taken more time than I should. Again, I tell you visitors the people of this county appreciate the importance of this meeting. They are very much impressed with the seriousness with which you come. A lot of them do not understand how you delegates from New York or California can come here to do things that they themselves do not know very much about, and they do not understand or appreciate the importance of these meetings until they contemplate the sacrifices you men and women make in giving up your time to come here. They are very appreciative, and there is a welcome just as good and strong as they can make it.

I shall have an opportunity, perhaps, to speak to you again before the meeting closes. Whether I have or not, may I tell you that you are thrice welcome. If there is anything you want that it is possible to get, ask somebody about it, and it shall be yours. The people here are not particularly forward in offering their services, but you will find they are more than willing to do the things that will make your stay here pleasant and profitable. I trust that before the meeting closes we will have done things here that will not only redound to the credit of this institution we all represent, but will be very much to its advantage. I thank you. (Applause.)

After the addresses the Supreme Chief, Dr. Gerard, announced the ap-appointment of the following special committees, selected from among the elected Delegates, viz:

Dr. Gerard: We have come to the close of our set program. Before we finally adjourn for the morning, I want to make some announcements for the afternoon. Promptly at 2:00 o'clock we will reconvene here and have the report of the Canvassing Committee and the Credential Committee, in order that we may form our Supreme Body, and in keeping with our usual custom, this afternoon we will confer upon all Delegates and visitors who may desire to have the rank conferred upon them, the Supreme Temple Degree. It will not take very long. I will now read to you the list of committee appointments, both standing and special, for the entire session, the first named, of course, being the chairman of the committee:

CREDENTIALS COMMITTEE.

G. H. Walters, Lincoln, Neb.
O. B. Correll, Centralia, Ill.
Edw. Schoppenhorst, Louisville, Ky.

COMMITTEE ON DISTRIBUTION.

L. Gertrude Prosser, Lansing, Mich.
Dr. H. E. Walter, Peru, Ind.
J. R. Barber, Cleveland, Ohio.

COMMITTEE ON RULES AND ORDER OF BUSINESS.

J. E. Holman, Indianapolis, Ind.
J. F. Bentley, Savannah, Ga.
A. R. Brunk, St. Louis, Mo.

COMMITTEE ON MILEAGE AND PER DIEM.

L. H. Bergman, Washington, D. C.
A. J. Majercsak, Passaic, N. J.
Claud P. Spriggs, Idabel, Okla.

SOCIAL COMMITTEE.

Lucy D. Kesten, Milwaukee, Wis.
Mary E. Buckley, Decatur, Ill.
Mary E. Artman Decatur, Ind.
Mae Winter, Mason City, Iowa.
Nellie B. Gillespie, Scotia, Neb.
Mary A. Henry, Tacoma, Wash.

DR. J. F. DAVIDSON, Supreme Medical Examiner.

STANDING COMMITTES.

AUDITING COMMITTEE.

W. H. H. Miller, Champaign, Ill.
Wm. F. Lang, Louisville Ky.
Ralph W. Shafer, Dayton, Ohio.

APPEALS AND GRIEVANCES COMMITTEE.

Howard Sidener, St. Louis, Mo.
Samuel Bell, Cincinnati, Ohio.
Dr. Vera M. Lee, Omaha, Neb.

CANVASSING COMMITTEE.

Wm. Wilson, Covington, Ky.
Wm. Bohannon, Evansville, Ind.
George B. Jeffrey, Chicago, Ill.

GOOD OF THE ORDER COMMITTEE.

Rev. Walter Mansell, Warren, Ohio.
Lewis Feldman, Philadelphia, Pa.
Harriet Deam, Ft. Wayne, Ind.

LAW COMMITTEE.

Gilbert Howell, Crawfordsville, Ind.
Benj. Crane, Crawfordsville, Ind.
C. W. Iliff, Des Moines, Iowa.

SPECIAL COMMITTEES.

(Appointed from among the duly elected Representatives, in accordance with the Laws, Rules and Regulations of the Order.)

FINANCE COMMITTEE.

E. S. Wolfe, Parkersburg, W. Va.
W. T. Robinson, Rochester, N. Y.
A. G. Spees, Lima, Ohio.

MEMORIAL COMMITTEE.

J. M. Sherbahn, Chicago Ill.
J. L. Kelley, Los Angeles, Cal.
Chas. A. Spratt, Portsmouth, Ohio.

SPECIAL GERARD MEMORIAL COMMITTEE.

Edw. O. Peets, Cleveland, Ohio.
Minnie B. Hiberly, Tacoma, Wash.
Gilbert Howell, Crawfordsville, Ind.
Thomas B. Nicholson, Crawfordsville Ind.

TUESDAY AFTERNOON.

The Supreme Tribe was called to order promptly at 2:00 o'clock p. m., Tuesday, June 4, by the Supreme Chief, Dr. Gerard, and the regular order of business was taken up. The Canvassing Committee and the Committee on Credentials made their reports and at this time the Supreme Court was formed and the Temple Degree conferred upon seventy-eight candidates, the names and addresses of whom, so far as given to the reporter, are as follows:

Document No. 3.—Mary E. Artman, Decatur Court No. 156, Indiana; Louise Argo, Nashville Court, No. 100, Tennessee; A. L. Argo, Nashville Court No. 100, Tennessee; Ruby Baker, Decatur Court No. 156, Indiana; J. R. Barber, Forest City Court No. 15, Ohio; L. H. Bergman, Washington Court No. 1, District of Columbia; J. F. Bentley, Whitfield Court No. 7, Georgia; A. R. Brunk, Simonides Court No. 61, Missouri; Vera Butters, Lone Star Court No. 1, Texas; G. T. Bohrer, Esther Court No. 3, Arkansas; Hanna M. Bohrer, Esther Court No. 3, Arkansas; Mary E. Buckley, Triumph Court No. 17, Illinois; Flora A. Carver, Usona Court No. 36, Tennessee; Bertha Corcoran, Tirzah Court No. 3, Iowa; O. B. Correll, Centralia Court No. 152, Illinois; J. E. Daly, Nashville Court, No. 100, Tennessee; Harriet M. Deam, Ben-Hur Court No. 15, Indiana; B. A. Dunlap, Athenian Court No. 80, Ohio; Verne Ellis, Melchior Court No. 8, Iowa; Edgar E. Elford, Ashland Court No. 43, Kentucky; Frank Frazier, Harmony Court No. 43, Pennsylvania; W. S. Gayle, Forest City Court No. 15, Ohio; Eva E. Grove, Progressive Court No. 166, Indiana; Nellie B. Gillespie, Arrius Court No. 32, Nebraska; Robert L. Gray, Davy Crockett Court No. 60, Texas; J. E. Holman, Arrius Court No. 5, Indiana; Mary A. Henry, Tacoma Court No. 2, Washington; Laura Hood, Ashland Court No. 42, Kentucky; George B. Jeffrey, Fernwood Court No. 40, Illinois; Elizabeth Johnson, Caledonia Court No. 59, Illinois; Chas. J. Johnson, Caledonia Court No. 59, Illinois; Addie Kern, Superior Court No. 372, Illinois; Nelson J. Lee, Ashland Court No. 42, Kentucky; Sadie E. Lee, Ashland Court No. 42, Kentucky; W. H. Leistz, Arrius Court No. 5, Indiana; J. E. McAdams, Usona Court No. 36, Tennessee; Pearl McFarland, Balthasar Court No. 2, Illinois; Nona Miller, Birmingham Court No. 1, Alabama; A. Majercsak, Germania Court No. 31, New Jersey; W. H. H. Miller, Balthasar Court No. 2, Illinois; Ida Nicholson, Birmingham Court No. 1, Alabama; Walter Orondorff, Ashland Court No. 42, Kentucky; Gladys Orndorff, Ashland Court No. 42, Kentucky; Julia A. Palmer, Star of Bethlehem Court No. 37, New York; W. R. Parsons, Aldebaran Court No. 12, Iowa; J. R. Pflug, Athenian Court No. 80, Ohio; Gertrude L. Prosser, Peerless Court No. 100, Michigan; Pearle I. Rhodes, Usona Court No. 36, Tennessee; Claude A. Reynolds, Columbus Court No. 213, Ohio; Wm. T. Robinson, Genesee Valley Court No. 18, New York; W. J. Snow, New Orleans Court No. 5, Louisiana; A. G. Spees, Lincoln Court No. 23, Ohio; Mary J. Saulmon, Usona Court No. 36, Tennessee; Claud P. Spriggs, Idabel Court No. 94, Oklahoma; Chas. A. Spratt, Portsmouth Court No. 109, Ohio; G. M. Sturgill, Ashland Court No. 42, Kentucky; Jacob M. Sherbahn, Miriam Court No. 61, Illinois; Jos. Thon, Naomi Court No. 133, Ohio; Wm. E. Treverton, Columbus Court No. 213, Ohio; Wm. H. Thurman, Evening Star Court No. 231, Indiana; J. F. Utley, Independence Court No. 159, Missouri; W. R. Woodward, Junction City Court No. 2, Kansas; H. E. Walters, Aldebaran Court No. 16, Indiana; G. H. Walters, Lincoln Court No. 118, Nebraska; Mae Winter, Tirzah Court No. 3, Iowa; E. S. Wolfe, Parkersburg Court No. 1, West Virginia.

After the adoption of the report of the Committee on Order of Business, the Supreme Officers submitted their printed reports and which were referred to the Committee on Distribution, and the Supreme Chief introduced his report as follows:

Dr. Gerard: *Brothers and Sisters*: This report of mine looks rather formidable, as there are some thirty odd pages. I am not going to attempt to read all of it to you. However, there are two or three things in the report I want to set before you, probably the first five or six preliminary pages, and by your indulgence, I will read those pages.

There are a few things I want to call your attention to, as to what I see in regard to the future. I represented the United States a few weeks ago in Canada to the Canadian Fraternal Congress. I was struck there by the pessimism throughout the meetings, due to the fact that the Fraternal Societies had lost so many members in the war, through lapses and deaths, and they could not recruit their ranks, due to the fact that between six and seven hundred thousand men were in the army. I could not help but be struck with the pessimism that existed in those meetings, the future seemed absolutely dark to them and they could not recruit their ranks. They could not see how, after the war, the Fraternal Societies could go ahead. I went up there feeling very good over the situation, just as I have stated to you in my report, because the record of the Fraternal Societies in this country has been so splendid. As the Deputies know, the Fraternal Societies are writing more business today than the Old Line. There is no trouble to write Fraternal Insurance today. Some of you may smile as I say it, and some of you won't agree with me, and you say, "He ought to go out into the field and see what we see." There are obstacles and always have been and always will be, but I still hold to the belief that it was never so easy for the Fraternals of this country, as far as I can remember, to write business as it is today, and the growth of our Society bears out that statement, and the growth of the Maccabees, of the Yeomen, of the Woodmen, and all the larger Societies, bear out that statement.

G.H.HAZEN
E.R.BRYSON
G.W.DUKE
EXECUTIVE COMMITTEE

I just want to say this, however, that if this war is to continue three or four years longer, and the United States will have under arms a number of men commensurate with the number that Canada has, no doubt we will find the same thing true here. It will be almost impossible to write business on account of the fact that the recruiting ground—what we call the normal recruiting ground of these Societies—will be practically eliminated. Therefore, my view of the future of the Fraternal Societies, I think, depends entirely upon this war. I do not mean in that to be over optimistic. I do not believe there is anything that can happen to stop the growth of these Societies and to put them out of business, even if the Government sees fit to go into the insurance business after this war is over, and the field becomes more and more restricted on that account. I do not believe even then they can affect these Fraternal Societies to the extent that they will have to stop operating. They are here to stay, and there is no doubt about it. But it behooves us, of course, all the more, as officers and delegates and friends of this Society, and of other Fraternal Societies, engaged along kindred lines, to conserve our interests more than we ever thought of before, and to do everything that we can now, while business is good and while conditions are favorable, because business conditions are wonderfully good in this country and there is no doubt about it.

Go up into Canada and you see the difference in a minute. It behooves us, therefore, now, while we can, to promote the growth of this Society as much as we can, and to conserve and hold fast to that which we already have.

We take the following extracts from the report of the Supreme Chief:

To the Officers and Members of the Supreme Tribe of Ben-Hur, Greeting:

We extend to the representatives of this, the Eleventh Supreme Session of the Supreme Tribe of Ben-Hur, a most cordial and hearty welcome. For the first time in the history of this organization we have met as a Supreme Body under the shadow of a war-cloud and it behooves us at this time to counsel together more wisely and carefully than we have done at any time in our past.

The last eighteen months has been a period of turmoil and readjustment to new lines of thought and endeavor; it has been a period of abnormal production, disarranged commerce and disturbed finance. In the one short year of 1917 our Government faced the stupendous task of providing for an army of two million men and raising nine billions of dollars. When we compare this with the fact that in the one hundred and forty previous years of the existence of our Government the combined cost of running the Government was but forty-six billions, we get some idea of the immensity of the task. Characteristic of American enterprise, our country has arisen splendidly to the demands placed upon her. Despite the horrors of the situation into which our Nation has been thrust, as a people we are learning many valuable lessons. We have learned to adjust ourselves to a new and unselfish scheme of life. The acquisition of knowledge or the development of character generally come by a slow process—step by step—but we have acquired a rush of knowledge in material, moral and spiritual things so suddenly and in so many unexpected ways and in such large proportions that when the strife is ended there will be a new world and we will be a new people. As true Americans, we are learning our duties and obligations, not only to our country but to the world.

We are today answering the Cain-old question, "Are we our brother's keeper," not only affirmatively but backing up that answer by the kind of action which, if successfully carried forth, will bring about a brotherhood of nations. We are learning to give and save and, best of all, to deny ourselves the luxuries which we considered so necessary for our comfort but which were really sapping the vitality of our Nation.

In these trying months through which we have gone, there has been a sifting process, not only among us as individuals but among the business institutions of the land. The result will be "the survival of the fittest." No higher tribute can be paid to the value of our fraternal organizations to the welfare of America, than the fact that in the last year and a half the fraternal system in America has grown more rapidly than at any other time in its history. This may strike you as a remarkable statement—and it is a remarkable statement when you stop to consider that over two million of the young men of our Nation, between the ages of 21 and 31, have been called to the colors and that the Government with its splendid plan of insurance is affording ample protection on the lives of these young men. It is hard to believe, with these restrictions and limitations of what has always been considered the greatest recruiting ground of the fraternal societies, that they could grow and prosper. How has this growth and continued prosperity been made possible? The answer lies, I am sure, in the fact that the people of America have had it brought home to them more clearly than ever before the fact that the co-operative plan on which these fraternal insurance organizations is based is the correct one, not only from a standpoint of economy but safety as well. Through the very mutuality of their contracts, in which the members are the insurers as well as the insured, changing conditions affecting mortality can be met by the members from time to time as the occasion demands.

Fortunately, at the time the Nation was plunged into this world war, our own Society was in the best condition in its history and was better prepared than any other fraternal society in the country, if need be, to cease operations and meet in full every obligation as it would fall due. In other words, our members were all on adequate rates and as long as the rate of mortality did not exceed that on which our rates of contribution were predicated, our member's certificate would pay out practically dollar for dollar. We therefore faced the situation, secure in the thought that the loyalty of our members would enable us to hold what we had and give them every assurance that their contracts would be carried out to the letter. We were not confronted with the fear that many of our cheap-rate, inadequate sister-societies had — that the cutting off of new blood in the society would impair its vitality. We have found the faith in the loyalty of our members well-founded, for not only have we been able to keep our suspensions down to a normal basis but have been able to recruit our ranks with new members in the form of monthly additions commensurate with the most prosperous times of our previous experience. Our actual record of monthly business since our last Supreme Meeting is as follows:

(Beginning with June 1916, ending May 1, 1918—Monthly Exhibit and Total.)

1916.	
June	1,288
July	970
August	816
September	1,596
October	1,394
November	1,287
December	1,201
1917.	
January	1,250
February	1,633
March	1,729
April	1,171
May	1,339
June	1,235
July	1,440
August	1,455
September	1,340
October	1,507
November	1,666
December	1,297
1918.	
January	1,006
February	1,220
March	1,777
April	1,388
Grand total (new members)	31,005

Twenty-four years ago, in this historic city of Crawfordsville, Indiana.

CONTINUED ON PAGE ELEVEN

Committeemen and Representatives at the Eleventh

Rev. Walter Mansell,
Warren, Ohio.
Chairman Good of Order Committee.

Lewis H. Feldman,
Philadelphia, Pa.
Good of Order Committee.

Harriet Deam,
Ft. Wayne, Ind.
Good of Order Committee.

Howard Sidener,
St. Louis, Mo.
Chairman Appeals and Grievance Committee.

Judge Saml. W. Bell,
Cincinnati, Ohio.
Appeals and Grievance Committee.

Dr. Vera M. Lee,
Omaha, Neb.
Appeals and Grievance Committee.

Wm. Wilson,
Covington, Ky.
Chmn. Canvassing Committee.

Wm. Bohannon,
Evansville, Ind.
Canvassing Committee.

Geo. B. Jeffrey,
Chicago, Ill.
Canvassing Committee.

Gilbert Howell,
Crawfordsville, Ind.
Chairman Law Committee.

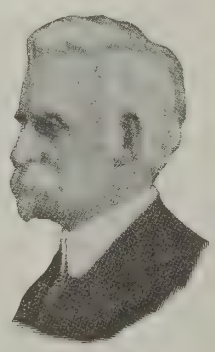
Ben Crane,
Crawfordsville, Ind.
Law Committee.

C. W. Iliff,
Des Moines, Iowa.
Law Committee.

W. H. H. Miller,
Champaign, Ill.
Chairman Auditing Committee.

Wm. F. Lang,
Louisville, Ky.
Auditing Committee.

Ralph W. Shafer,
Dayton, Ohio.
Auditing Committee.


Ed O. Peets,
Cleveland, Ohio.
Chairman Gerard Memorial Committee.

Minnie B. Hiberly,
Tacoma, Wash.
Gerard Memorial Committee.

Thos. B. Nicholson,
Crawfordsville, Ind.
Gerard Memorial Committee.

A. M. Douglass,
Birmingham, Ala.
Representative.

Geo. T. Bohrer,
Jonesboro, Ark.
Representative.

J. L. Kelley,
Los Angeles, Cal.
Representative.

J. F. Bentley,
Savannah, Ga.
Representative.

J. M. Sherbahn,
Chicago, Ill.
Representative.

Chas. Johnson,
Urbana, Ill.
Representative.

Mary E. Buckley,
Decatur, Ill.
Representative.

Clint G. Smith,
Mt. Carmel, Ill.
Representative.

O. B. Correll,
Centralia, Ill.
Representative.

Mary E. Artman,
Decatur, Ind.
Representative.

Dr. H. E. Walter,
Peru, Ind.
Representative.

Dr. J. E. Holeman,
Indianapolis, Ind.
Representative.

Session, Supreme Tribe of Ben-Hur, June, 1918

W. H. Thurman,
Evansville, Ind.
Representative.

W. R. Parsons,
Cedar Rapids, Iowa.
Representative.

Mae Winter,
Mason City, Iowa.
Representative.

W. R. Woodward,
Junction City, Kas.
Representative.

Edw. Schoppenhorst,
Louisville, Ky.
Representative.

W. J. Snow,
New Orleans, La.
Representative.

Louis H. Bergman,
Washington, D. C.
Representative.

L. Gertrude Prosser,
Lansing, Mich.
Representative.

J. F. Utley,
Dexter, Mo.
Representative.

A. R. Brunk,
St. Louis, Mo.
Representative.

G. H. Walters,
Lincoln, Neb.
Representative.

Nellie Gillespie,
Scotia, Neb.
Representative.

A. Majercsak,
Passaic, N. J.
Representative.

Julia A. Palmer,
Buffalo, N. Y.
Representative.

W. T. Robinson,
Rochester, N. Y.
Representative.

Chas. A. Spratt,
Portsmouth, Ohio.
Representative.

A. G. Spees,
Lima, Ohio.
Representative.

J. R. Barber,
Cleveland, Ohio.
Representative.

Claud P. Spriggs,
Idabel, Okla.
Representative.

Frank Frazier,
Sharon, Pa.
Representative.

Pearle I. Rhodes,
Memphis, Tenn.
Representative.

Dr. Robt. L. Gray,
San Antonio, Texas.
Representative.

Mary A. Henry,
Tacoma, Wash.
Representative.

E. S. Wolfe,
Parkersburg, W. Va.
Representative.

Lucy D. Kesten,
Milwaukee, Wis.
Representative.

The CHARIOT

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Nat'l Fraternal Press Association
1918

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. GERARD, M. D..........Supreme Chief
JNO. C. SNYDER..............Supreme Scribe
HON S. E. VORIS, Supreme Keeper of Tribute
J. F. DAVIDSON, M. D...Sup. Medical Examiner

GILBERT HOWELL..................EDITOR
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.

TYPOGRAPHICAL UNION LABEL CRAWFORDSVILLE

JULY, 1918

Loyalty to Our Soldiers

At the discussion under the head of Good of the Order, at the Supreme Session, it was the concensus of opinion that our local Courts should be encouraged to give entertainments and social functions for the raising of funds for their local treasury, and from this fund the monthly payments, Court dues and all assessments should be paid, by vote of the Court, for the members of such Court as are in the service of the Army or Navy.

It is impossible to do too much for the boys who are fighting for American ideals of Fraternity and Christianity. In this way we may demonstrate the patriotism and loyalty of Ben-Hur members in this hour of our country's need. Let us hope each Court will immediately take up this matter and provide ample funds for the future needs of its members.

When a man begins to feel that he is succeeding, he is encouraged so that he accomplishes more and gets ahead more rapidly.

Read your Chariot every month.

Courtesy of Thos. B. Nicholson, Crawfordsville, Ind

Group Picture of the Delegates and Visitors to the E

We are in receipt of resolutions of sympathy and condolence from Henderson Court No. 3 of Henderson, Kentucky, relative to the death of Brother William P. Lanham, and would be glad indeed to print them in full, but limited space will not permit. However, THE CHARIOT extends sympathies to the friends and relatives.

Monday evening, June 3, the degree team of Simonides Court No. 1, initiated a class of candidates which was witnessed by a great number of delegates to the Supreme Tribe, and who had arrived in Crawfordsville preceding the meeting. After the regular order of business had been completed, Sister Fannie Abraham, Chief, turned the gavel over to our Supreme Chief, Dr. R. H. Gerard, who extended a cordial welcome to the visiting members and called for remarks from many of the representatives. Each brought a message of encouragement and good cheer from their respective districts. It was a pleasant and profitable meeting and a social hour followed. This occasion proved to be the proper introduction for the very successful meeting of the Supreme Tribe, which followed.

Patriotic Banquet

One of the most delightful social features of the Supreme meeting was the Patriotic Banquet Tuesday evening at 6:30, given at the Masonic Temple. Covers were laid for about 250, and was served by the Ladies of the Eastern Star with their usual excellent service. Dr. R. H. Gerard was Master of Ceremonies, and during the evening he called upon the following for talks: Rev. W. W. Mansell, Warren, Ohio; Judge Samuel Bell, Cincinnati, Ohio; W. H. H. Miller, Champaign, Ill.; William Wilson, Covington, Ky.; Lewis A. Feldman, Philadelphia, Pa.; Dr. Jerome E. Holman, Indianapolis, Ind.; Ed. O. Peets, Cleveland, Ohio; Mrs. A. P. Kelly, San Francisco, Cal., and W. H. Walters, Lincoln, Neb.; the last named rendered a vocal solo.

For real genuine "pep" this was the master session of the Supreme Body; patriotism, loyalty and enthusiasm ran high. From the entrance of the guests to the banquet hall at 6:30 until the last song was sung at 10:00 o'clock, there was not a dull moment. Brother Joseph Treadwell, State Manager of Kansas, was in charge of the singing, and a series of songs under his direction were sung by the field men during the serving of the repast.

The program as arranged served to dispel for the time the heavy oppression which is so manifest everywhere, and for a few hours everybody wore a smile, entering into the spirit of the song, "Smile, Smile, Smile."

[We regret at the time of going to press with THE CHARIOT we are unable to procure the splendid addresses given at the banquet, but the speakers have promised to forward them for publication in the Proceedings. These addresses were real gems of oratory and filled with patriotism, and we had hoped to publish them for the benefit of our readers.]

Fraternal Celebration

The greatest Fraternal celebration in the history of the world will be given in Philadelphia, Pa., Tuesday, August 27, and the National Fraternal Congress of America, of which our Supreme Chief, Dr. R. H. Gerard, is the president, together with the National Fraternal Press Association, will hold its Patriotic Fraternal Conclave in Independence Square, when 10,000 fraternalists are expected to attend the Conclave and participate in the exercises.

An elaborate program is being prepared. President Woodrow Wilson is expected to deliver the principal address and other notable administration officials will participate. This Conclave has the hearty endorsement of Government officials and the leading Fraternalists of the world. Representatives from Canada, England, France and other foreign lands will be in attendance. The Supreme Tribe of Ben-Hur at the recent session authorized the Executive Committee to participate in the event and members of the Order are urged to attend the meeting if possible. Make your plans to be present August 27, 1918, at Independence Hall, Philadelphia, Pa., and witness the greatest event in the history of the Fraternal world.

Round Table Talks

Wednesday evening following the closing exercises of the Supreme Tribe, the delegates and field workers and interested members gathered in the hall of Simonides Court No. 1 in a Round Table Talk for the Good of the Order, and which proved to be a most helpful, inspiring and beneficial session. The suggestions offered by those actively engaged in the field work were practical and the spirit of patriotism was manifest in every remark and suggestion.

Our Society being based upon that wonderful book, "Ben-Hur, a Tale of the Christ," demonstrated that it was dominated by the highest of ideals, and the membership generally recognized the fact that "we are our Brother's Keeper," as suggested by our Supreme Chief in his talk to the members.

America occupies a peculiar place among the nations of the world today. It would seem that her hour has come and we have awakened to our responsibilities and duties. Men everywhere, and more especially the members of the Tribe of Ben-Hur, are willing and anxious to do with all their might, that which our country demands, and which meets the needs of the world for the preservation of Democracy, Fraternity and Civilization. Could the entire membership have been present and caught something of the spirit which was so prevalent at this meeting, we are confident that Ben-Hur would lead all the Fraternal hosts in the hopes and possibilities which are now before us as a Nation.

Photographs of Soldiers

A feature of the August issue of THE CHARIOT will be the reproduction of half-tones of our soldier boys who have made the supreme sacrifice and answered the last Roll Call.

THE CHARIOT desires that the relatives or friends send photographs of the soldiers, together with brief statements as to the branch of service, cause of death and other information incidental to their individual lives, which will be published in the August CHARIOT. This is very important and we trust the Scribes will assist the friends and relatives by calling attention to this matter and forward the photographs not later than July 15, in order to insure insertion in the August issue of THE CHARIOT.

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.

Medical Examiners

At the recent session of the Supreme Tribe, one of the important changes made in the Laws of the Society was relative to the local Medical Examiners. Under our new plans, we do not especially require a doctor to be a member of the local Court, and will allow any reputable physician who is in good standing in his County and State Medical Societies and duly licensed to practice medicine under the laws of his State, to make examinations. However, he must be a physician who has no black marks against him and will measure up to the full letter. If he does not we will not accept the examinations.

In starting a new Court we require that any physician making examinations for the local deputy must fill out the Credentials and they should be signed by the deputy in charge and forwarded to the Home Office, together with any examinations that he may make and these will be considered if the doctor is eligible in every particular. This is more liberal than the old way, provided the deputies secure good doctors, but if not, any work they may have done by any physician who is not O.K., will be lost to them.

th Session of the Supreme Tribe of Ben-Hur, 1918

Monthly Income Certificates

The new plan of our Monthly Income and Disability Certificate is a departure from the usual form of certificate issued by Fraternal Beneficial Societies. The Tribe of Ben-Hur has designed and adopted this certificate with a view of furnishing the most desirable form of protection to the member and his beneficiaries. This certificate will prove to be the most popular of any ever issued by the Supreme Tribe of Ben-Hur; it is the ideal plan of fraternal protection, which protects the beneficiary against unscrupulous schemers and promotors, and gives the insured a continued income when the wage-earner has ceased to perform his duty.

New circulars are being mailed to each and every field worker and Scribe. The members are urged to investigate and study this new plan. Members holding certificates in the Tribe of Ben-Hur are privileged to take out additional protection to the amount of $5,000 under this new Monthly Income and Disability Certificate; thus procuring their protection at a very reasonable rate without adding any cost for local Court Dues, per capita tax or contributions to the War Risk Fund.

The new certificate contains old age and disability benefits, together with a special Funeral Benefit. This Funeral Benefit is a draft for one-tenth of the face of the certificate embodied in the certificate, and which the beneficiary may present to any bank for immediate payment, after the death of the member. This is a most desirable feature, and with the certificate of $5,000 would provide a $500 cash payment to meet the funeral expense.

There is also a commuted or cash value clause, with partial or total disability benefits, and also Old Age Disability Benefits. In another column of this issue of THE CHARIOT, the monthly semi-annual and annual rates are given. We trust our readers will study this new Monthly Income Certificate, as we feel it will prove the most popular certificate of any issued by the Supreme Tribe.

Read your Chariot every month.

The following letter from Rev. Walter Mansell, chairman of "Good of the Order" is so full of the spirit which permeated the atmosphere during the recent session of the Supreme Tribe, that we are pleased to give it herewith:

WARREN, OHIO, June 7, 1918.

Dr. R. H. Gerard,
Crawfordsville, Ind.

My Dear Supreme Chief: Since returning from the recent Supreme meeting I have been running over in my mind some of the good things about Ben-Hur that bring happy thoughts.

First there came that unparalleled act of using a million dollar surplus to pay the extra rate on the old class A members. No other insurance concern ever did such a magnanimous thing before. Then too, the thought that Ben-Hur is so safe and solid, with a rate thoroughly adequate, yet low enough for the most humble, makes me glad.

May I say too, that I find much satisfaction in the thought that I have the highest regard for and confidence in the honor and wisdom of the Supreme officers. But I believe the thing which affords me the keenest sense of happiness in my membership, is in the action by the Supreme body to raise a Special Fund to take care of the extra mortality demands as our own members go "over there." Say, my Chief, it is great to allow these soldier lads to continue their policies under any conditions, (as the clause is very plain that to engage in war is not permitted) to allow them to hold membership at the same rate is wonderful. Now comes the finest part of all; we ninety thousand members who do not go to war are to be allowed to have a little part in this patriotic act by each one contributing fifteen cents per month toward this mortality fund.

It isn't a raise in rates, it isn't an assessment, it is a joyful privilege. From the whole Tribe you will not hear a dissenting voice. We will make this love offering each month gladly and cheerfully and count ourselves favored in the chance. In the name of the 90,000 loyal, patriotic members let me thank you.

Fraternally,
WALTER MANSELL.

Important Fund

A letter is being sent from the Supreme Office to the Scribe of each Court with instructions to deliver a copy of it to each and every beneficial member. If the monthly payments are made by mail or in advance the Scribe should immediately mail a copy of the letter to such member, at his last known postoffice address. If the monthly payments are made by some person other than the member, a copy of the letter should also be mailed or given to such person.

Dear Member:

At the Eleventh Regular Session of the Supreme Tribe Ben-Hur, June 4-6, 1918, a resolution was unanimously and enthusiastically adopted creating War Risk and Relief Funds for the protection of soldier members and for the relief of members subjected to unusual and widespread calamities such as fire, earthquake, flood, etc.

The resolution provided for a per capita levy on the entire beneficial membership of the Order, consisting of fifteen cents per month, the same to be paid by the members and collected by the Scribes at the time of payment and collection of each regular monthly payment. Such levy to be compulsory and carry with it the penalty of suspension for nonpayment of same.

By this levy, the burden imposed upon the society of protecting the families of our soldier members is equally distributed and does not fall solely upon the boys who are fighting our battles.

Here are the facts that should impress you of the need of this levy. The Supreme Scribe, under direction of the Executive Committee, has issued nearly 2,000 unrestricted permits to soldier members who joined prior to April 6, 1917, to engage in the service of the war and navy at home or abroad. In addition to these, about 9,000 permits have been issued validating the certificates of members who joined the order since war was declared covering service in the United States.

This should not be regarded in any sense of the word as an increase in rates or as an extra assessment on your insurance, but rather as a Patriotic Contribution to a most worthy cause.

As a loyal member of the Order and patriotic American citizen we know we can count on you to do your duty in this matter. The first levy will be made for the month of August, 1918, and is due on the first day of August and is payable to your Scribe on or before the 25th of that month.

Ben-Hur Monthly Income, Disability Certificate gives ideal protection.

THE man who tells you that he can't afford to carry adequate life insurance may be right, but in most cases the plausible and probable explanation is that he doesn't know how to live within his income. "Adequate life insurance," states a prominent banker, "rests primarily upon intelligent preparation for the payment of premiums."—*Mutual Interests.*

Attention, Soldiers

We desire the name of every member of our Order who is serving our country in any branch of the service, and shall hope each soldier or some member of his family will fill out blank on page 16 **"Member of Ben-Hur in Service"** and return to The Chariot, Crawfordsville, Ind. If the "Enlistment Permit" has been attached to the soldier's certificate, the question should be answered "Yes", if not, the certificate should be immediately forwarded to our Supreme Scribe, Brother Jno. C. Snyder, with the request that the "Enlistment Permit" be attached thereto. There are no charges for the attachment of this permit, and it is the urgent request of our Supreme Officers that this matter receive prompt attention.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of May, 1918.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1509**
2	Empire City No. 84, New York, N. Y.	473
3	Palestine No. 2, Olean, N. Y.	233
4	Electric City, No. 75, Schenectady, N. Y.	197
5	Genesee Valley, 18, Rochester N. Y.	182
6	Jefferson No. 24 Watertown, N. Y.	164
7	Balthasar No. 77, Troy, N. Y.	105

Kentucky

1	Kentucky No 11, Louisville, Ky.	1158
2	Henderson No. 8, Henderson, Ky.	353
3	Jehovah No. 4, Louisville, Ky.	326
4	Ludlow No. 9, Ludlow, Ky.	212
5	Ashland No. 42, Ashland, Ky.	206
6	Covington No. 2, Covington, Ky.	144
7	Paducah No. 96, Paducah, Ky	127

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1101
2	Balthasar No. 9, Crawfordsville, Ind.	873
3	Esther No. 4, Terre Haute, Ind.	742
4	Crescent City No. 122, Evansville, Ind.	641
5	Arrius No. 5, Indianapolis, Ind.	590
6	Simonides No. 1, Crawfordsville, Ind.	514
7	Marion No. 48, Marion, Ind.	396
8	Washington, 169, Washington, Ind.	328
9	Vanderburgh No. 127, Evansville, Ind	304
10	Princeton No. 43, Princeton, Ind.	286
11	Kendallville No. 20, Kendallville Ind.	266
12	Aldebaran No 16, Peru, Ind,	264
13	Malluch No 45, Vincennes, Ind.	248
14	Vincennes No. 243, Vincennes, Ind.	237
15	Huntington No. 68 Huntington, Ind.	235
16	Decatur No. 156, Decatur, Ind.	230
17	Wabash No. 23, Wabash, Ind.	221
18	Elkhart No. 72, Elkhart, Ind.	218
19	Beech Tree No. 211, South Bend, Ind.	210
20	Orontes No. 77, Shelbyville, Ind	207
21	Castalia No. 13, Muncie, Ind.	206
22	Evening Star, No. 231, Evansville, Ind.	199
23	Queen City, No. 153, Marion, Ind.	187
24	South Bend, No. 41, South Bend, Ind.	186
25	Greencastle No. 102, Greencastle, Ind.	183
26	Kokomo No. 33, Kokomo, Ind.	179
27	Richmond, No. 42, Richmond Ind.	166
28	Columbia City 92, Columbia City, Ind.	163
29	Oolitic, No. 54, Bedford, Ind.	163
30	Progressive No. 166, Hammond, Ind.	156
31	Logansport No. 233, Logansport, Ind.	156
32	Isis No. 32, Anderson, Ind.	145
33	Chariot No. 38, Lafayette, Ind.	145
34	Boonville No. 59, Boonville, Ind.	139
35	Hartford City, 36, Hartford City, Ind.	134
36	Posey No. 105, Mt. Vernon, Ind.	132
37	Antioch No. 12, Garrett, Ind.	131
38	Maple City No. 125, LaPorte, Ind.	126
39	Germania No. 165, Evansville, Ind.	122
40	Corydon, No. 184, Corydon, Ind	115
41	Bismarck No. 134, Terre Haute, Ind.	111
42	Tennyson No. 203, Tennyson, Ind.	105
43	Sandborn No. 67, Sandborn, Ind.	103

Ohio

1	Portsmouth No. 109, Portsmouth, O.	1046
2	Forest City No. 15, Cleveland, O.	583
3	Washington No. 43, Toledo, O.	553
4	Ilderim, No. 1, Dayton, O.	490
5	Lew Wallace No. 189, Dayton, O.	436
6	Esther No. 4, Hamilton, O.	402
7	Canton No. 57, Canton, O.	312
8	Springfield No. 31, Springfield, O.	297
9	Crockery City No. 111, E. Liv'r'l, O.	256
10	Lincoln No. 23, Lima, O.	250
11	Toledo No. 34, Toledo, O.	233
12	Columbus No. 213, Columbus, O.	184
13	Butler No. 99, Hamilton, O.	175
14	Ben-Hur No. 7, Findlay, O.	170
15	Mars No 151, Cincinnati, O.	167
16	Aldebaran No. 14, Youngstown, O.	136
17	Athenian No. 80, Warren, O.	135
18	Akron No. 243, Akron, O.	133
19	Balthasar No. 3, Cincinnati, O	130
20	Lincoln Heights No. 112, Cleveland	117
21	Victory No. 176, Cincinnati, O.	107
22	State No. 233, Columbus, O.	103

Iowa

1	Aldebaran No. 12, Cedar Rapids, Ia.	768
2	Melchior No. 8, Waterloo, Ia.	574
3	Tirzah No. 3, Mason City, Iowa	297
4	Cedar Rapids, No. 65, Cedar Rapids, Ia.	232
5	Roman No. 98, Sioux City, Ia.	200
6	Jewel No. 2, Council Bluffs, Ia.	134

Illinois

1	Triumph No. 17, Decatur, Ill.	714
2	Ithamar No. 1, Danville, Ill.	530
3	Centralia No. 153, Centralia, Ill.	494
4	Caledonia No. 59, Urbana, Ill.	431
5	E. St. Louis No. 136, E. St. Louis, Ill.	430
6	Balthasar No. 2, Champaign, Ill.	349
7	Miriam No. 11, Kensington, Ill.	283
8	Lawrenceville, 86, Lawrenceville, Ill.	248
9	Galesburg No. 50, Galesburg, Ill	227
10	Friendship No. 61, Chicago, Ill.	221
11	Vojta Naprstek No. 176, Chicago, Ill.	220
12	Danville No. 474, Danville, Ill.	217
13	Valhalla No. 63, Chicago, Ill	201
14	Castalia, No. 154, Joliet, Ill.	201
15	Granite No. 144, Granite City, Ill.	197
16	Mt. Vernon No. 115, Mt. Vernon, Ill	188
17	Harrisburg No. 116, Harrisburg, Ill.	184
18	Mira No. 97, Mt. Carmel, Ill	173
19	Waukegan No. 76, Waukegan, Ill.	172
20	Metropolis No. 181, Metropolis, Ill.	170
21	Fox River No. 508, Aurora, Ill.	170
22	Murphysboro No. 222, Murphysboro, Ill.	168
23	Damascus No. 41, Springfield, Ill.	163
24	J. C. Hale No 149, Mattoon, Ill.	162
25	Kankakee No. 91, Kankakee, Ill.	158
26	Vodnany No. 333, Chicago, Ill.	157
27	Melchior No. 27, Charleston Ill	156
28	Auburn No. 49, Auburn Park, Ill.	154
29	Vlastimel, No. 186 Chicago Ill.,	147
30	K. J. Poniatowski No. 240, Chicago, Ill.	143
31	Litchfield No. 169, Litchfield, Ill.	143
32	Guiding Star No. 271, Springfield, Ill.,	142
33	Olney No. 12, Olney, Ill.	137
34	Mt. Carmel No, 453, Mt. Carmel, Ill.	136
35	Effingham No. 36, Effingham, Ill	132
36	Grayville No. 28, Grayville, Ill.	123
37	Linne No. 262, Rockford, Ill.	120
38	Kewanee No. 258, Kewanee, Ill.	111
39	Cairo No. 171, Cairo, Ill.	111
40	Robinson No. 48, Robinson Ill.	106
41	Madison No. 200, Madison, Ill.	102
42	Brighton No. 535, Chicago, Ill.,	101
43	Columbia No. 74, Chicago, Ill.,	100
44	Superior No. 372, South Chicago, Ill.	100

Tennessee

1	Usona No. 36, Memphis, Tenn.	607
2	Nashville No. 100, Nashville, Tenn.	356
3	Ben-Hur No. 1, Knoxville, Tenn.	144

Virginia

	Roanoke No. 4, Roanoke, Va.	329

Washington

1	Tacoma No. 2, Tacoma, Wash.	300
2	Oriental No. 6, Seattle, Wash.	126

Michigan

1	Eros No. 27, Saginaw, Mich.,	296
2	Fort No 130, Detroit, Mich.	290
3	Union No. 159, Detroit, Mich.,	153
4	Queen No. 43, Battle Creek, Mich.	150
5	Ilderim No. 9, Jackson, Mich.	123
6	Kalamazoo, No. 4, Kalamazoo, Mich.	123
7	Ben-Hur No. 1, Flint, Mich.	117
8	Peerless No, 100, Lansing, Mich.	106
9	Mars No. 31, Bay City, Mich.	106
10	State No, 150, Detroit Mich.	101

Texas

1	Tirzah No. 10, Dallas, Tex.	279
2	Ithamar No. 3, Cleburne, Tex.	277
3	Greenville No. 39, Greenville, Tex.	268
4	Lone Star No. 1 Ft. Worth, Tex.	237
5	Simonides No. 11, Marshall, Tex.	225
6	Arrius No. 68, Wichita Falls, Tex.	208
7	Ben-Hur No. 5, Houston, Tex.	122

Alabama

1	Birmingham, No. 1, Birmi'ham, Ala.	249

Arkansas

1	Esther No. 3, Jonesboro, Ark	210
2	Egyptian No. 4, Paragould, Ark	200
3	Century No. 10, Wynne, Ark.	126
5	Rose City No 40, Little Rock, Ark.	123
4	Argenta No. 71, Argenta, Ark.	121

OFFICIAL PROCLAMATION

Relative to the Laws Adopted by the Supreme Tribe

To the Officers and Members of the Tribe of Ben-Hur, Greeting:

The Supreme Tribe of Ben-Hur held its Eleventh Regular Session in Crawfordsville, Indiana, June 4-5, 1918. The securing of new business for Term Certificate to age 60, under Table 1, was discontinued, and in lieu thereof the Monthly Income and Disability Certificate was established under Table 1, and the necessary laws adopted, which are effective on and after June 10, 1918. The advantages of this certificate are set forth elsewhere in this issue of The Chariot, and circulars fully explaining its provision have been mailed to the field workers and Scribes throughout the Supreme Jurisdiction.

In accordance with a resolution unanimously adopted by the Supreme Tribe a Special War Risk Fund was established. This Fund is procured by a special levy of fifteen cents per month on each and every beneficial member, thereby making it a Patriotic Contribution, but which is obligatory upon each and every beneficial member. The first levy of fifteen cents is due August 1, 1918, and must be paid to the Scribe of the Court on or before the 25th day of the month.

All the Laws, Rules and Regulations as adopted at the Eleventh Regular Session of the Supreme Tribe of Ben-Hur are effective on and after June 10, 1918, and will apply to all certificates heretofore issued, as well as to all certificates which may hereafter be issued, in accordance with the Laws, Rules and Regulations of the Supreme Tribe of Ben-Hur.

Fraternally in T. B. H.,

(Seal)

R. H. Gerard.
Supreme Chief

Attest:

Jno C Snyder
Supreme Scribe.

Missouri

1	Carnation No. 7, Kennett, Mo.	523
2	Century No. 26, St Louis, Mo	337
3	Iris No. 141, Springfield, Mo	222
4	Independence No 159, Dexter, Mo	178
5	Morehouse No. 10, Morehouse, Mo.	159
6	Lone Rock No. 156, Chaffee, Mo.	127
7	Mizpah No 90, Cardwell, Mo.	125
8	Sikeston No 9, Sikeston, Mo.	109
9	Benton No 143, St. Louis, Mo.	105
10	Simonides No. 61, St. Louis, Mo.	100

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	469
2	Lincoln No. 118, Lincoln, Neb.	317
3	Mecca No. 13, Omaha, Neb.	271
4	York No. 61, York, Neb.	133
5	Fontenelle No. 158, Omaha, Neb.	130

Mississippi

1	Meridian No 2, Meridian, Miss,	368

Pennsylvania

1	Pioneer No. 42, Scranton, Pa.	355
2	Keystone No. 1, Bradford, Pa.	345
3	Greater Pittsburgh No. 50, Pitts., Pa.	254
4	Harmony No. 43, Sharon, Pa.	252
5	New Kensington, 11, N. Kensington, Pa.	237
6	Lew Wallace No. 17, Meadville, Pa.	229
7	Benj. Franklin No. 97, Phila' Pa.	208
8	Trevyline No. 12, Jeannette, Pa	151
9	Rigel. No. 9, Newcastle, Pa.	139
10	Arrius No. 4, Braddock, Pa.	125

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	330
2	Huntington No. 15, Huntington, W. Va.	126

California

1	Los Angeles, No. 19, Los Angeles, Cal.	202
2	Simonides No. 4, Los Angeles, Cal.	109

Oregon

1	Ben-Hur No. 9, Portland, Ore	181

District of Columbia

1	Washington No. 1, Washington, D. C.;	177

Georgia

1	Progressive No. 24, Atlanta, Ga.	169
2	Whitfield No, 7, Savannah, Ga.	162

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	144
2	Maryland No. 1, Baltimore, Md.	108

Kansas

1	Junction City No. 2, Junction City, Kans.	135
2	Kansas City No. 61, Kansas City, Kan.	111

Colorado

1	Sterling No. 16, Sterling, Colo.	129
2	United Court No. 20, Denver, Col.	108

Wisconsin

1	Atlas No 23, Milwaukee, Wis.	123

Oklahoma

1	Ben-Hur No. 76, Muskogee, Okla.	122
2	Hugo No. 58, Hugo, Okla.	119
3	Oklahoma No. 1, Oklahoma City, Okla.	115
4	Tulsa No, 8, Tulsa, Okla.	100

Louisiana

1	Star of Bethlehem No. 6, New Orleans	111
2	Lafayette No. 1, Lafayette, La.	105

WANTED—Ten men or women to take up the work of deputy for the Supreme Tribe of Ben-Hur in Colorado and Nebraska. We have a large field in both states that is open, and we will make liberal contracts to honest workers. Write or see J. J. Cassidy, State Manager, at 216 Funke building, Lincoln, Neb.

No measure adopted by our Supreme Body has received such unanimous commendation as the adoption of the resolution for a small special War assessment to help pay the War Risk Fund. This proves in the strongest manner the spirit of real patriotism which actuates our members, and further indicates that Patriotism and Fraternity go hand in hand. This is demonstrated by the following letter, and we are pleased to publish it, as it is the first contribution received at the Supreme Office for this War Fund.

> CHICAGO, ILL., June 11, 1918.
>
> I am enclosing you my check for $2.55, the amount to be applied as follows: Seventy-five cents unpaid court dues, $1.80 to pay extra assessment as made against my certificate to provide a war fund for the Tribe of Ben-Hur.
>
> I have been advised by a gentleman from Chicago who was in attendance at the Supreme Session that such a war provision was enacted into your laws and I hoped to be the first to contribute to the fund. Understand then, this $1.80 will pay my levy for the war from July 1, 1918, for a year. Kindly acknowledge.
>
> Fraternally yours,
> J. R. ADAMS.

"The love of service is the only life that satisfies."

Notice to Scribes

I wish very much that every Scribe would make out the Term Report for the January-June, 1918, Term immediately and send it in along with the other reports. At the Home Office we consider these reports of great interest and importance and the coöperation of the Scribes by being prompt in this matter will be much appreciated. State Managers, Deputies, and all officers and members are asked to assist in bringing all the Courts with which they come in contact to a higher degree of efficiency.

It is extremely gratifying to the Supreme Officers to see the steady advance in the grades. In Divisions I and II which include all Courts with grades of 50 and over there were nearly three times as many Courts for the July-Dec. 1917 Term as for the July-Dec. 1916 Term.

If every Court in the Tribe of Ben-Hur would earn a grade of not less than 50 and at least half of them exceed 75 we would have the livest Society on God's footstool.

R. H. GERARD,
Supreme Chief.

TRIBE OF BEN-HUR

Reminder of Monthly Payments

To Beneficial Members Tribe Ben-Hur:

The Regular Monthly Payment on your Beneficial Certificate for the month of July, 1918, is now due and must be paid to the Scribe of your Court on or before, the 25th day of this month without notice.

In event of your failure to pay the monthly payment you will stand suspended without notice, as provided by our laws.

Fraternally in T. B. H.,
JNO. C. SNYDER, Sup. Scribe.
Crawfordsville, Indiana.
July 1, 1918.

Extracts, Supreme Chief's Report

CONTINUED FROM PAGE FIVE

was founded this matchless fraternal organization—The Tribe of Ben-Hur. But three of the original charter members are represented in this body today—Dr. J. F. Davidson, our Supreme Medical Examiner; S. E. Voris, Supreme Keeper of Tribute, and your present Supreme Chief. Time has brought many changes in the personnel of officers and representatives and the policies and plans of operation but the work has gone steadily on and today our beloved Order occupies an enviable and prominent position in the fraternal world. We take great pride in the fact that this is the first Supreme Session since 1896 that a report can be made to the Supreme Body, showing all members contributing their proportionate share of the mortuary expense and each member of the Society getting in return, in the form of promised benefits, equal advantages. Two years ago my report to you showed that there were still about 25,000 members, known as Class A, who were not contributing an adequate rate, and while we had faith in the loyalty of these members, yet the prospect of clearing up the great deficiency that existed on this class was not a cheerful one. But we set ourselves to the task with a renewed courage and energy and by May 1, 1917, the last contributing member of Class A had disappeared from our records and we have the honor and satisfaction of reporting to you today that there is but one class, and that class is known as the Tribe of Ben-Hur, with equal rights and privileges to all. Our percentage of solvency is nearly 100 per cent. Our membership is about 90,000 strong and we have more funds on hands than at any time in the history of the Order, despite the fact that over one million dollars belonging to the Emergency Fund was distributed to the credit of members of Class A to be used by them in reducing the amount of their extra assessments.

New Income and Disability Certificate.

There has been a growing demand from the insuring public for a monthly income benefit. Many of the life companies for years have had such a policy but the fraternal orders have been slow to adopt any plan which would not give to the beneficiaries of deceased members an immediate benefit in one cash sum. Our Government, through its splendid scheme of War Risk Insurance, has popularized the monthly income form of benefits and has educated the public to the danger of leaving to beneficiaries, particularly widows and children, large sums of money in the form of insurance benefits, to be squandered or unwisely invested. So far as we are informed we are the first fraternal organization of our kind operating on the N. F. C., table of mortality to formulate such a plan, and we present for your consideration a certificate, providing for a funeral benefit in the form of an immediate cash payment at time of the death of the insured, a monthly income thereafter for ninety months (7½ years) to the beneficiary, together with personal benefits to the insured, consisting of partial and total disability incurred at any time during the life of the certificate, regardless of age, and an old age cash surrender consisting of three-fourths of the face of the certificate, regardless of entry age in one lump sum or installment *annuities* or paid-up insurance after age seventy. The exact provisions of this certificate will be more clearly set forth during this session.

This certificate will be issued in amounts from $1,000 to $5,000, and you will note the rates of contribution are quoted upon a monthly, semi-annual and annual basis, the monthly rates at the various ages being discounted for cash payments of six months or twelve months in advance. Heretofore the maximum amount of insurance granted to any one person has been restricted in our constitution to $3,000, and I recommend that an amendment be made to the constitution, granting a maximum of $8,000 per member, so that it will be possible for members, who can prove themselves safely insurable, to take advantage of this form of certificate in addition to the certificate or certificates already held by them in the Society. This plan, I am sure, will prove advantageous to our members for it will allow them to increase their insurance without having to pay any more lodge dues, per capita tax, etc., and it will offer a wider field to our Deputies in that they can work among those who are already members of the Society and in this way create business which will be more profitable to them and the Society than business on new members, for the reason that the old members are already educated how and where to make their monthly payments, and the suspensions on the business written in this way will be very slight.

War Risk and Relief Funds.

There come times in the history of every organization like ours, engaged in work along humanitarian lines, when calls are made for immediate help and relief for members who have been subjected to some unusual hardship or misfortune, due to fire, flood, earthquake, etc. In 1906 the call went up to our Fraternal Societies all over the country for aid to members who had been rendered homeless by the earthquake in San Francisco. In 1913 occurred the Nebraska tornado in and around Omaha. In 1913 came the flood throughout the Middle West, centering its horror in the vicinity of Dayton, Ohio.

John H. Wartmann, Past Supreme Chief.

In times like these there are insistent and immediate demands for money. In the cases cited above an appeal was made to the general membership and a small fund was raised for the relief of the members, but the returns were in no way commensurate with the amount needed. I have always felt that the Order should have funds for just such emergencies. At this particular time there are calls for money upon all our Societies by the Government to carry on the great movements for the comfort of our soldier boys and while the added war risk has not increased our normal mortality greatly, yet it is apparent that if the war is to continue much longer there is danger of impairing our Benefit Fund.

I therefore recommend that special levies be made for relief and patriotic purposes, such funds to be raised by a per capita levy of 15 cents per month on each beneficial member, the same to be collected by our Scribes at the time of the regular collections from the members, beginning with the August 1918 report, and that such levy be considered compulsory and carry with it, for the non-payment of same, forfeiture of membership, such levy to be continued until the close of the war, or at the discretion of the Executive Committee continued, or discontinued as may be deemed necessary to provide sufficient funds for mortuary and relief purposes.

In Brother Snyder's report to this body you will find the statement that he issued 1,550 Unrestricted Permits to members who joined the Order prior to the declaration of war in April, 1917. Under the terms of these Unrestricted Permits the insurance of the members is validated if death ensues while engaged in the military or naval service in this or any other country. It is safe to say that a large per cent of these members are now seeing service abroad.

At a conference of life insurance men in Washington, when the War Risk Insurance Act was discussed, it was the consensus of opinion that $58.00 per thousand was the lowest figure that any insurance company could afford to accept soldiers and sailors as risks, and then only for one year at that rate. If all the 1,550 members to whom Unrestricted Permits have been issued, were now engaged in war, and we will say that $12.00 per thousand per year would represent the normal cost of carrying their insurance, we would have to charge them, in conformity with the statement made above, an additional premium of $46.00 per thousand per year to take care of the extra war risk hazard. Figuring on this basis, it would require the Society to collect an additional amount for each year of $71,300.00 to take care of the extra hazard imposed upon the Society by these members.

In addition to this hazard, we have thousands of members in the service in this country who are fully protected under the provisions of the resolution approved by the Executive Committee, validating all certificates of enlisted men while they are within the borders of the United States.

Viewing the matter in this light, I feel sure that you will agree with me that the levy proposed above is not excessive of the needs which may be imposed upon us, and the members can be assured that every dollar raised in this special levy from time to time will be put to good advantage and enhance the value of their certificates.

Local Medical Examiners.

One of the most important phases of the work for the safety and perpetuity of the Order is the selection of efficient and conscientious Local Medical Examiners. It has always been our practice, as well as that of nearly every other Fraternal Order, to require our Local Medical Examiners to be members in good standing of some local Court before they can be commissioned by the Supreme Medical Examiner. After their selection as Examiners, their right to continue as Court Examiners is generally determined by the local Court and it has been a common practice for our Courts to elect their own Examiners, although the same has not been specifically required by our laws. There have been many objections to this form of procedure and many of our Fraternal Societies are getting away from the old idea of local lodge physicians. At this time, when so many of our physicians have been called to the colors, it is more apparent than ever that a Deputy is seriously handicapped in his work by being compelled to have examinations made by commissioned Examiners in good standing in the local Court, and not only has the work of the Deputy been hindered but the more important objection can be raised that Examiners who have served for many years feel that they have a monopoly on the work, and in many cases become careless and less accommodating. There are many other objections, apparent to our field workers and the Home Office, which I do not care to set forth in this report.

After careful consultation with the field workers, as I have come in contact with them in the last two years, and with my associate officers and members of the Executive Committee, I recommend that the old practice of appointing, electing and commissioning Medical Examiners as Court physicians be modified and that Section 142 be amended to provide, in substance, that all medical examinations be made by legally qualified and duly licensed physicians, engaged in the active practice of medicine in their respective localities, and that for service rendered they shall be entitled to a minimum fee of $2.00 for each examination, which shall be paid by the Deputy or caused to be paid by him at the time of the examination. It is necessary to insert the word "minimum" for the reason that many of the local County Medical Societies require a larger fee.

In conformity with this, I recommend that Section 15, describing the duties of the Supreme Medical Examiner, be amended so that the authority of the selection is taken away from the local Courts and placed entirely in the hands of the Deputies and the Supreme Medical Examiner, and full authority given the latter to refuse at any time to accept examinations made by physicians who do not possess the qualifications as set forth in Section 142, or who have proved themselves careless, dishonest or incompetent.

In order to make this perfectly clear, the old method of requiring the local Scribe, under Seal of the Court, to certify to the good standing of the Examining Physician before the Supreme Medical Examiner would issue a commission of examination, would be abolished; but it must be clearly understood that these amendments do not do away with the issuance of commissions to Medical Examiners to make examinations under and by the authority of the Supreme Medical Examiner. All applications for appointments as Local Medical Examiners must accompany the first examinations made by a new physician or, preferably, be sent in by the Deputy before any examinations have been made by the Local Medical Examiner applying for such commission.

I feel sure that much valuable time will be saved our Deputies which has hitherto been lost in the slow process of having a doctor examined for beneficial membership and commissioned by the Home Office before he is authorized to make examinations, and I feel sure that a better grade of doctors can be secured. * * * *

Conclusion.

In the past two years there have been more changes in the fraternal world than ever before in a corresponding length of time. There have been many mergers of small Societies with larger ones and, as mentioned previously in my report, it is going to be a "survival of the fittest." I do not view with alarm, however, the future of Societies like our own, who have solved the rate question, for if the worst comes to the worst and the element of growth is practically eliminated, Societies like our own can "weather the storm."

It behooves us, who are interested in the welfare of this organization, to "put our house in order," to bend every effort to increase our membership while we can and to safeguard our resources by economizing in every way possible.

In closing, I desire to express my appreciation to my associate officers, to the efficient assistants and clerks in our Office and to that great band of loyal field workers and Scribes and other local officials who are helping make the Order one of the truly great institutions of its kind in the country.

Fraternally in T. B. H.,
R. H. GERARD,
Supreme Chief.

Supreme Scribe's Report

We are able to give but limited extracts from the report of our Supreme Scribe, Brother Jno. C. Snyder, as the report in a very large measure is tabulated statistics. However, the following are important to those of our members who have entered the war service:

I want to state to you one or two things that vitally affect us today and which must have wise and thoughtful consideration, as they may affect us in the future. These questions refer to the entry of our members into the naval and military service of the country. In the report of the Executive Committee, which follows, you will find reference to certain resolutions adopted on this question of "Military Permits."

In conformity with the resolution adopted by the Society's Executive Committee June 5, 1917 (see report of Executive Committee, page 74), the following restricted and unrestricted forms of permits for war service were prepared and are now in use:

(For issuance to members admitted on or after April 6, 1917.)

ENLISTMENT PERMIT.

Pursuant to the provisions of Section 89 of the Laws, Rules and Regulations of the Supreme Tribe of Ben-Hur, permission is hereby granted to the holder of the within certificate of beneficial membership in the Supreme Tribe of Ben-Hur to engage in the military or naval service of the United States of America within the continental limits of the United States of America and not beyond.

The holder of the within beneficial certificate, by accepting this permit consents and agrees that the Supreme Tribe of Ben-Hur shall not be liable for the payment of any benefits on account of the death, or any injury, accident, or other casualty, that may be sustained by him while in such military or naval service beyond the continental limits of the United States of America.

Witness my hand and seal at Crawfordsville, State of Indiana, on......

....
JNO. C. SNYDER,
Supreme Scribe.

(For issuance to members admitted prior to April 6, 1917.)

UNRESTRICTED ENLISTMENT PERMIT.

Pursuant to the provisions of Section 89 of the Laws, Rules and Regulations of the Supreme Tribe of Ben-Hur, permission is hereby granted to the holder of the within beneficial certificate to engage in the military or naval service of the United States of America.

Witness my hand and seal at Crawfordsville, State of Indiana, on......

....
JNO. C. SNYDER,
Supreme Scribe.

Approximately 9,000 permits of the restricted form have been issued, the considerable number being due to the fact that such permits have been attached to all beneficial certificates issued to male applicants during recent months.

On May 1, 1918, the number of "Unrestricted Permits" outstanding was 1,550.

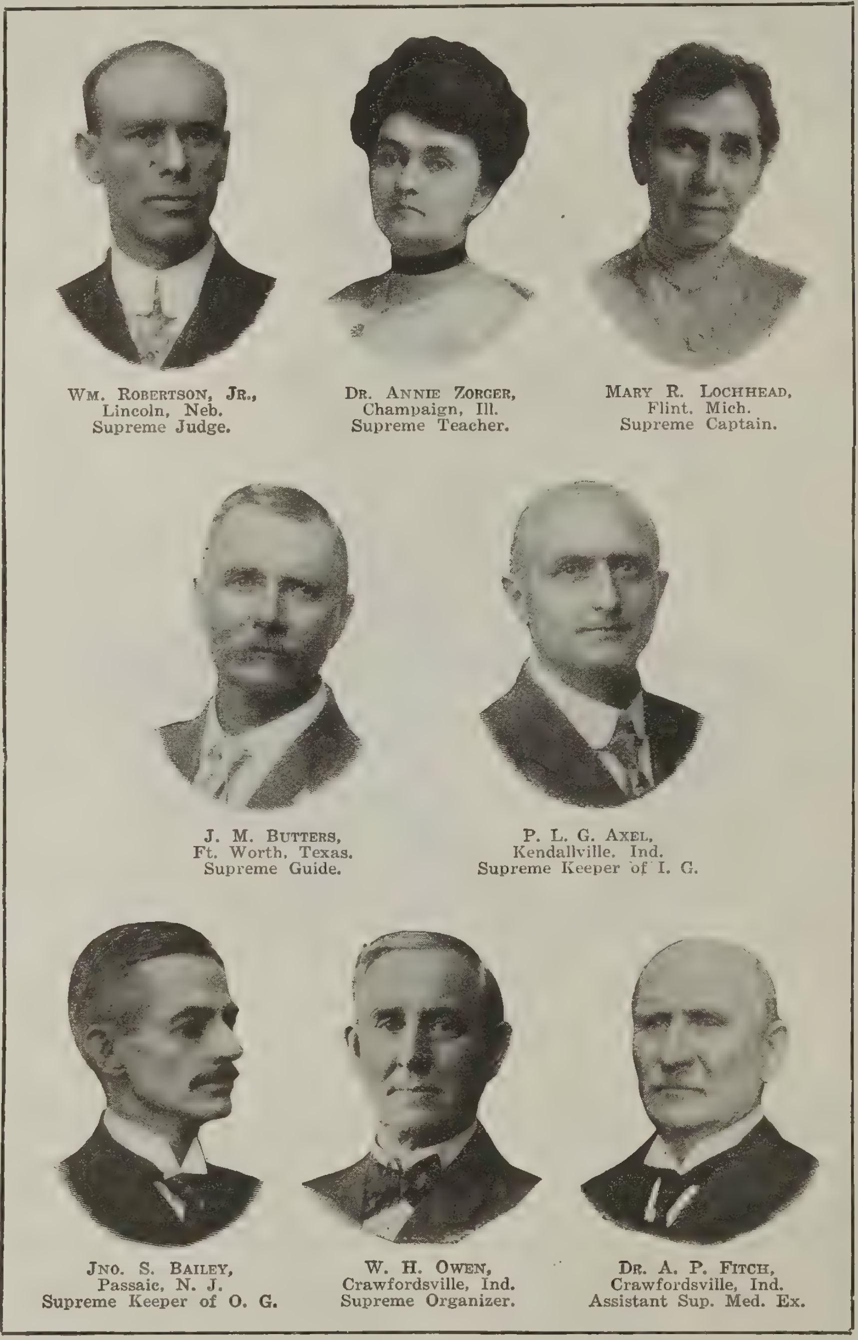
Although the United States has only begun to fight, six of our members have made the supreme sacrifice for their country and for humanity, and during the remainder of the war a constantly increasing number of losses should be expected despite the commendably conservative policy adopted by our Executive Committee.

I recommend to you an amendment to the Society's Laws to be proposed by the Committee on Laws whereby provision will be made for the payment of war losses in excess of the National Fraternal Congress Table.

* * * *

CONCLUSION.

These are troublesome times for the Nation, consequently for every line of business in which its citizens are engaged. We have never been confronted in the history of the Nation with such problems as are required to be solved. It is a matter, therefore, of much gratification that our Society has been able to secure its full measure of support and an equal share of the business written by Fraternal Societies. A comparison with other Orders will, I am sure, disclose that the Tribe of Ben-Hur has made progress quite in keeping with its importance, in the States in which it operates. Just what the future holds, no man can predict. We confidently believe, however, that the United States and all the institutions dependent upon it for support and existence, will go on to greater and better things, and that this Society with the united support of a splendid membership will attain even a more important position in the fraternal field.


WM. ROBERTSON, JR., Lincoln, Neb. Supreme Judge.
DR. ANNIE ZORGER, Champaign, Ill. Supreme Teacher.
MARY R. LOCHHEAD, Flint, Mich. Supreme Captain.
J. M. BUTTERS, Ft. Worth, Texas. Supreme Guide.
P. L. G. AXEL, Kendallville, Ind. Supreme Keeper of I. G.
JNO. S. BAILEY, Passaic, N. J. Supreme Keeper of O. G.
W. H. OWEN, Crawfordsville, Ind. Supreme Organizer.
DR. A. P. FITCH, Crawfordsville, Ind. Assistant Sup. Med. Ex.

We are grateful for your support and we bespeak a continuance of the indulgence and consideration you have shown us in the past.

Fraternally submitted,
JNO. C. SNYDER,
Supreme Scribe.

Supreme Keeper of Tribute's Report

We are pleased to give herewith brief extracts from the report of our Supreme Keeper of Tribute, Hon. S. E. Voris, as follows:

To the Officers and Members of the Supreme Tribe of Ben-Hur:

The years of 1916 and 1917 have shown unusual depression in the value of securities due to the conditions of war.

The officers of the Society fully realizing these conditions, have carefully guarded the investment of the funds with the result that at the close of business in 1917 there was no default of interest or princpal due the Society, and the market value of bonds exceeded the par value by $12,969.69, the valuation of which were made by the Committee on Valuation of Securities of the National Convention of Insurance Commissioners.

To the membership throughout the jurisdiction, we recommend the purchase of Liberty Bonds, not only as an investment, but a patriotic duty to our Government.

The financial statement shows the results, in detail, of the business during the years of 1916 and 1917.

In submitting this report, we do so with pride, believing that the membership will appreciate what has been done for its protection. * * * *

Fraternally submitted in T. B. H.,
S. E. VORIS,
Supreme Keeper of Tribute.

Supreme Medical Examiner's Report

We give some extracts from the report of our Supreme Medical Examiner, Dr. J. F. Davidson, as follows:

To the Officers, Representatives and Members of the Supreme Tribe of Ben-Hur, Greeting:

I submit herewith, for your consideration my report for the years of 1916 and 1917.

You have come here as representatives from the Courts of the various Districts throughout the country, not as critics, but as we believe, have come to help adjust the business of the Tribe of Ben-Hur in a way which will meet with the approval of the entire membership. You have come from your various Districts, not so much for yourself, but you have come here to plan for the sake of those you love. The secret of this life, and the Tribe of Ben-Hur, we believe, is that its members are doing for others realizing that it is more blessed to give than to receive. The men who give their lives for others, as has been said of our departed brothers,—the founders of this Society,—get the most out of life. It can be truly said of them that they have "laid up treasures in heaven where neither moth nor rust doth corrupt, and where thieves do not break through nor steal."

I am confident that all who are at this meeting will help make it one which will go down in history and some day we hope some one will rise up and call the present Supreme Officers blessed because of the work accomplished heretofore and what is to follow.

During the two years, I have examined 35,951 applications, of which I have approved 33,827 and have rejected 2,124.

I greatly regret to have to reject such a number of applications, but knowing as we do that no Society can have adequate rates unless it has adequate risks, we have been compelled to reject those who were not in our judgment, good risks. There are some cases, no doubt, due to the fault of the deputy in writing the application, and again many times because of the local examiner being careless and indifferent with his work. With bad field work it requires many applications to be returned for correction and involves delay and expense which might be avoided if the proper care was exercised. It does not require a personal acquaintance to know a careless deputy or medical examiner; the applications they send in very soon acquaint us with that fact. To recount all of the bad work being done not only for our Society but for others throughout the country, would take volumes; however, with our present arrangements we can soon find them out and dispose of the incompetent workers.

There are three distinct channels through which we derive information as to the desirability of an applicant for membership, 1st—the deputy; 2nd—the medical examiner; 3rd—by confidential inspection. The deputy is a part of our organization and many deputies spoil their prospects for a good Court by allowing themselves to be imposed upon by unworthy applicants, and one bad applicant will keep many good prospects from considering membership in our Society. It is generally admitted that the complete and permanent success of a Fraternal Society in any community will depend largely upon public opinion; therefore, it is necessary that a deputy should gain and retain the confidence and respect of the general public.

I am sure, taking from the experiences of some of the old line companies especially, that the total percentage of rejections can be reduced and largely controlled by our field men in regard to occupations, habits, character and financial hazard. There is no reason why the careful field man cannot help the Medical Department and save many rejections by making the proper investigation of occupation, residence, moral hazard, and financial responsibility. Many field men get the idea that the Supreme Medical Examiner and his associates are endeavoring to keep out as many applicants as possible. The fact is that the deputies themselves spend a lot of time and effort on people that are not insurable. They do not make sufficient preliminary investigation to ascertain whether they are good risks. Much could be accomplished if the field men themselves knew more about their prospects. Naturally enough when a deputy spends considerable time and effort in landing an applicant he feels that he has been treated unjustly if the applicant is rejected. He thinks his prospect is as good as any that exists. Deputies could save themselves much time and disappointment if they would do more preliminary skirmishing and find out whether their prospect is insurable, not from the medical standpoint but from causes which can readily be ascertained.

It is very gratifying to know that the total loss in the business of 1917, was 28 per cent less than was expected. The expected mortality according to the N. F. C. table was $48,379, while the total loss incurred was only $35,000, thus indicating a favorable selection of risks. These figures were very kindly furnished by C. W. Iliff, our Actuary. We feel that this is a good showing and we trust that the percentage may grow better from year to year. I am sure that it will if we have the assistance along the lines we have suggested.

It is generally believed that the Investigating Committee of the local Court and the ballot box should furnish ample protection against the admission of unworthy members to our Society, but it is not infrequent that this system fails in its purpose. When the application is received at the Home Office, many times we find a former rejection has been placed against the applicant. On writing for further information to the officers of the local Court or those in a position to know, we get very favorable reports stating that the applicant has never been rejected, then on our Bureau inspection we find that some of the local officers are parties directly or indirectly responsible for this misrepresentation. This being the case, the membership can readily see how we are imposed upon in many instances. I hope that the Fraternal Societies may demand legislation to punish one and all who would willfully try to impose upon these Societies. In some states we now have such a law.

OUR MEDICAL EXAMINERS.

As has been said, no one gives more to suffering humanity than does the medical profession. Of the thousands of physicians throughout this country, there are probably one-half of them who are making examinations for the various Fraternal Societies and they have given much time for a very small fee compared with the old line companies. No one is in a better position to do a general welfare work than the doctor. It has been suggested that the Fraternities need considerable welfare work and I trust in the future that we may be able to have much of this kind of work done not only among our more fortunate applicants, but also that work may be done for the unfortunate who are not able to pass a satisfactory examination and become beneficial members, but with proper attention may later be eligible for membership. In this way much good could be accomplished at practically no expense.

With the growth of our institution our local medical examiners are conducting the work more as a matter of business than of loyalty to our Society. They demand the payment of an adequate fee for medical examinations. I want that an adequate fee should be paid by the applicant to the medical examiner at the time of making the examination. We have had much trouble on account of the applicant and deputy promising the examiner his fee and then never paying him. No beneficial certificate is in good standing until all fees are paid. When we enforce this we will be in a position to demand the respect of all our examiners and they in turn will be obliged to give us the very best examinations that can be furnished.

* * * *

TO OUR MEMBERSHIP.

I cannot help thinking that men and women who have been trained in the ideals of fraternalism are more responsive to the call of their country than those who have missed this training, for patriotism after all is another form of fraternalism. Our country has a right to expect much of us and until the war ends the whole duty of those of us who are left at home should be to work for our boys who are in the service, and do whatever our government asks of us in helping win the war. It has been requested that every man and woman at home must produce more and consume less and we must make our personal sacrifices and deny ourselves those things we can get along without. To do this should be the religious duty of every Ben-Hur member. We must not falter and allow any of our boys who have gone forth to battle, to suffer in the least for their fraternal protection and when it is necessary we should be ready to comply with every call that may be required of us.

We should be proud that we have a President who, when the emergency arose, had the courage to proclaim the passing of the volunteer and to demand the conscription that can reach the rich and poor alike and make it possible to utilize the service of each man where he can contribute most to the country's cause. The protest of the slacker and the coward and the victim of tradition beat against the stern and strong figure of Woodrow Wilson without avail, and we now have an army of over two million with more to follow, from whose tread the tyrants of the earth are trembling. The soldiers who are marching are carrying with them the assurance of their Commander-in-Chief, that while they are fighting the common enemy in the field, he pledges the honor of the country to protect their loved ones at home against the greed of those who would dare to speculate with the nation's food and other commodities. Also every soldier has the privilege of protecting those depending upon him through the agency of the Government Insurance Act. The Tribe of Ben-Hur, I am proud to say, has done her part for her members who are in the service and because of this every true Son and Daughter of Hur will rejoice.

DEATH CLAIMS.

During the twenty-four (24) months embodied in the period covered by this report we have had 1,989 deaths. The various diseases which were reported as the cause of these deaths are submitted under the proper classification. * * * *

In closing my report, I wish to express again my thanks to my associates and the employes in the Home Office, especially those closely connected with my department, for their kind assistance in helping me carry forward the many duties devolving upon me. I trust that our health and strength may be spared to continue to give the best we can to the building of the Tribe of Ben-Hur.

Fraternally submitted in T. B. H.,
J. F. DAVIDSON, M. D.,
Sup. Med. Examiner.
A. P. FITCH, M. D.,
Asst. Sup. Med. Examiner.

Executive Committee's Report

We take the following extracts from the report of our Executive Committee, which are very important to our members:

MILITARY AND NAVAL SERVICE.

Perhaps the most important action taken by your Executive Committee since the last Session of the Supreme Body was the formulation and adoption of a fixed policy with reference to beneficial members engaging in the military or naval service.

Such service is prohibited to beneficial members by Section 100 of the Society's Laws and the extreme hazard by which it is attended is not contemplated by the National Fraternal Congress table of mortality upon which our rates are based. However, Section 89 of the Society's Laws, adopted at the last session of the Supreme Body, provides that the Executive Committee "may grant permits to beneficial members desiring to enlist in the military or naval service of the United States," and by virtue of the authority so given your Executive Committee on June 5, 1917, unanimously adopted the following resolution:

"WHEREAS, The Government under which we live has been drawn into the vortex of a world war, the issue of which depends largely if not entirely upon the service and self-sacrifice the liberty loving people of America are willing to give for their country and for humanity; and

WHEREAS, The war represents a life and death struggle between barbarism and civilization, between the spirit of savagery and the spirit of humanity, we must welcome this opportunity to render our utmost service in behalf of civilization and humanity or forever renounce the cardinal principles of Truth, Benevolence and Honor upon which our Society is founded, and prove recreant to the spirit of brotherhood which gives it life; and,

WHEREAS, The laws of our Society prohibit the payment of benefits on account of the death of any member while engaged in the military or naval service of this or any other country, unless a permit has been issued to him and attached to his beneficial certificate by the Supreme Scribe prior to such service, in accordance with the provisions of Section 89 of the Laws, Rules and Regulations of the Society;

Now, Therefore, Be it Resolved by the Executive Committee, lawfully convened for that purpose, tnat all members who were admitted to beneficial membership in the Supreme Tribe of Ben-Hur prior to April 6, 1917, may, upon application to the Supreme Scribe, receive a permit to enter and engage in the military or naval service of the United States in this or any other country or upon the high seas during the continuance of the present war, waiving all provisions of the Society's laws to the contrary and guaranteeing to such member the full protection of his beneficial certificate in case of his death, if then in good standing and while so engaged in whatsoever branch of the service he may be engaged.

Be it further Resolved, That all members admitted on or after April 6, 1917, may, upon like application, receive a permit to enter and engage in the military or naval service of the United States within the continental limits of the United States and not beyond, waiving to that extent the provisions of the Society's laws to the contrary and guaranteeing to such member the full protection of his beneficial certificate in case of his death if then in good standing and while so engaged.

Be it further Resolved, That all members of the Society be advised through the columns of THE CHARIOT that if as a result of such military and naval service so permitted the mortality amongst members so serving their country be augmented so far as to exceed the mortality contemplated by the National Fraternal Congress table of mortality, all members will be expected and called upon to make a "Patriotic Contribution" to the Benefit Fund of the Society to cover any deficiency arising therefrom.

Be it further Resolved, That these resolutions be published in the next issue of THE CHARIOT."

This resolution was adopted only after thorough and protracted consideration of the question. Beset on the one side by a patriotic desire to treat the enlisting and drafted members with the greatest possible liberality and on the other side by the fact that too liberal a policy might involve the Society in irreparable financial difficulties, your Executive Committee found the question a most perplexing one. However, we regard the course decided upon as being admirably suited to the needs of both the Society and its members. A more liberal policy would have unnecessarily imperiled the financial welfare of the Society and a less liberal policy would not have been in accord with the spirit of the time or have measured up to what might have reasonably been expected of our Society.

While it is true the form of permits the resolution provides for members admitted on or after the declaration of a state of war between the United States and Germany, April 6, 1917, are valueless beyond "the continental limits of the United States of America," it was evident to your Committee and will be evident to you, that if unrestricted permits for military or naval service were issued to incoming members without heavy additional premiums, thousands of men subject to conscription or contemplating enlistment would apply for beneficial membership with a view to enjoying the Society's protection during the war and enormous losses would result. The fact that the so-called Old Line Companies are requiring applicants for life insurance to sign an agreement providing for additional premiums of from $50.00 to $100.00 per thousand dollars of insurance in the event of service beyond the continental limits of the United States of America is the best of evidence that the restriction your Committee has placed upon war service by new members is a much needed protection and that the Tribe of Ben-Hur could not afford to do more for its members than has been decided upon.

The protection of those members who belonged to the Society on the date war was declared and who apply for permits in accordance with Section 89 will not be compromised wherever or however they may serve our country. For those who have since entered the Society as much is being done as the safety of the Society will permit.

UNIVERSAL MILITARY TRAINING.

On January 8th, 1918, your Committee adopted the following resolution with reference to pending legislation for universal military training:

"WHERERAS, A bill has been introduced before the Congress of the United States, known as the Chamberlin Bill, which provides for Universal Military Training at the close of the war for all boys nineteen years of age, whether of alien or American origin, for a period of at least six months of physical and military training, and

WHEREAS, We believe that the comprehensive training proposed will develop physical strength, mental alertness, a knowledge of our institutions and the ability to think nationally,

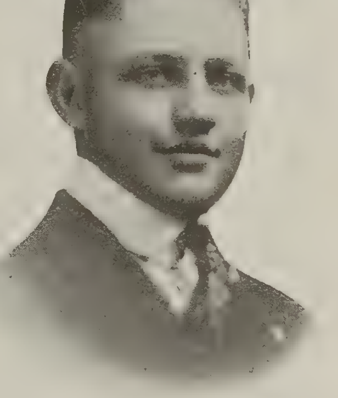
Therefore, be it Resolved, By this Executive Committee that the members of our Order, in their respective lodges be urged to write their representatives in Congress to support the Chamberlin Bill and take other appropriate action to secure the adoption of this policy and urge the Government to use the cantonments, which have been erected at such a vast expense, for the purpose of such military training at the close of the present war."

GENERAL BUSINESS.

Your Executive Committee meets regularly on the first Tuesday of each month and oftener if the Society's interests require. The business of the Committee is to review all death, old age and disability claims presented to it; consider and act upon charges preferred against members or officers of the Society; order and direct all disbursements of the funds of the Order and, in fact, to exercise a general supervision over all the business and prudential affairs of the Order. Naturally a great many routine matters are disposed of in the course of two years. Much of the work of the Committee in dealing with these affairs is in evidence in the tables of statistics accompanying the reports of the Supreme Officers. This report embodies only the most important of the matters that have come before the Committee during the past two years. Further details would only burden you.

Fraternally submitted in T. B. II.,
R. H. GERARD.
JNO. C. SNYDER.
S. E. VORIS.
J. F. DAVIDSON, M. D.
G. H. HAZEN.
E. R. BRYSON.
GEO. W. DUKE.

Read your Chariot every month.



John G. Debow

The above is a half-tone of Brother John G. Debow, member of Egyptian Court No. 4 of Paragould, Ark., who is the first Green County boy to lose his life in the service of his country. He was a seaman and was on his third voyage to France when he became ill with bronchial pneumonia and died March 3. He was buried at Paragould, Ark., April 14, the Third Arkansas Regiment being in charge of the funeral arrangement. About 7,000 people attended the services, which were very impressive.

Ben-Hur Monthly Income, Disability Certificate gives ideal protection.

CHICAGO CORNER

Brighton Court No. 535 held a meeting Friday, June 7th. At the close of the meeting tickets were given out for the Invitation Dance to be given at the McKinley Park Field House. This promises to be a most enjoyable affair and we hope to have a large crowd present. Mr. and Mrs. M. M. Powell were present and gave interesting talks. After the meeting the usual dance was enjoyed.

We shall hope the warm weather will not interfere with the large attendance we have been having at all of our meetings, and all members will plan to be present and assist in helping to make our Court, if not the largest, at least one of the progressive Courts in our city. Correspondent.

NEWS FROM THE COURTS

Indiana

Washington, Ind.—Wednesday, May 8th, Washington Court No. 169 held a Patriotic Meeting and dedication of their Service Flag. The following program was rendered to an audience of about 300 visitors:

"Star-Spangled Banner"...............
High School Orchestra and Audience
Piano Duet...........................
Margie Leverette and Wm. Walker
Vocal Solo—"God Send My Boy Safe Home Again"........Miss Lizzie Algers
Address—"Patriotism and Ben-Hur"...
Dr. R. S. Mitchell.
Vocal Solo—"When the Great Red Dawn Is Shining"...........Miss Minnie Cox
Address—Dedication of Flag...........
Rev. Virgil Thompson
Vocal Solo................Prof. Paul Sebring
Violin Solo................Miss Regina Kretz
Vocal Duet.......Prof. and Mrs. Paul Sebring
Vocal Duet—"Long Boy".............
Erigenia Brown and Esther Fitts
"America"..........................
High School Orchestra and Audience

The opening was very effective, with tiny little tots representing Uncle Sam and Liberty, two Red Cross nurses, a sailor boy and soldier boy, all about four years of age, posing with a large silk flag floating overhead fanned by an electric fan. The only light in the hall was the large Ben-Hur star. Scribe.

Nebraska

Lincoln, Neb.—Capital City Court No. 23 and Lincoln Court No. 118 held their joint Memorial Services in Folsom Hall on Sunday, June 9th, at 3:00 p. m. The services were opened in usual form, by prayer and singing, after which the roll call of departed brothers and sisters of the two Courts were called by the respective Scribes, followed by song by Trinity quartette.

The addresses were made by Brother Ryerson of No. 118 and Brother J. J. Cassidy of No. 23, followed by another song. The addresses were beautiful in sentiment and appealed to the finer sensibilities of those present.

The joint committees of the two Courts decided to not follow the usual method of conducting the services, so instead of buying flowers, paying an outside speaker, and music, the services were donated and the money thus saved used for furthering the benefits of that wonderful origination, the "Red Cross."

Capital City Court has thirteen members now in service, for which a Service Flag decorates the wall of our hall; three have been honorably discharged for physical disability, making a total of sixteen members who have been in the service of our flag since the war. Three are in France, two on transports and the rest in camps in this country, and all have their enlistment permits attached to their policies.

Lincoln Court No. 118 has fifteen men in service, for which they float a Service Flag. Reporter.

Ohio

Cleveland, Ohio.—Thursday, April 19th, the State Prize Banner was presented to our Court by our State Manager, Brother R. G. Hungate, and on this occasion our new Deputy, Brother Reynolds, was introduced to the members of our Court, and we feel under his supervision our Court will make great advancement. The membership of Forest City Court No. 15 is not so large, but a great work is being done in the cause for Service. Through the efforts of Sister Helen C. Conway, Vice-President of the Northern Ohio Fraternity League, and who was instrumental in organizing the Thrift Club, some very successful entertainments have been given. On the occasion of the Thrift Stamp Ball, the music, hall and invitations were donated, and from the sale of Thrift Stamps the proceeds amounted to $500.00. Sister Conway by her own efforts since February 22, has sold $1,008.00 worth of Thrift Stamps. She has a son who is now serving his Country and of whom she is justly proud. Reporter.

Columbus, Ohio.—Thursday, June 13, Columbus Court No. 213 had a very successful patriotic meeting. The Soldiers' Relief and Knitting Unit of the Tribe of Ben-Hur in our city has been doing splendid work helping Uncle Sam. We are wide awake, and hope to do much more war work.

Dr. F. T. Slagle, a member of our Court, has given much of his time and money in the organization of this Knitting Unit. Personally he has contributed two pairs of socks and a helmet to each of our six members who have joined the colors. We dedicated our Service Flag in honor of the boys wearing the khaki and the blue. We have organized the Ben-Hur Knitting Club to see that our boys' monthly dues are paid, and have given several entertainments to help increase this fund.

Our Court will give a picnic July Fourth at Glenn Merry Park. All members, their families and friends are most cordially invited to attend this picnic. We are a happy bunch of young people and all are promised a good social time who attend any of our meetings or Patriotic Dances every Saturday evening. Our Court meets every Thursday in I. O. O. F. Hall, 198 South High Street. Come and you will be welcome.

Member Knitting Club.

Pennsylvania

Pittsburgh, Pa.—Judging from the large attendance at the meeting of Greater Pittsburgh Court No. 50 Thursday, June 6, and the smiling faces of those in attendance, "Social Night" has come to stay. Sister Clementine Balzer was chairman of the social session, and her efforts were rewarded with success. After obligating the large class of candidates, every one entered into the spirit of the occasion. Sister Elizabeth Stevenson, one of Pittsburgh's noted sopranos, accompanied by her sister, Ruth G. Stevenson, rendered a number of beautiful selections which brought forth prolonged applause. Brother Hallan gave a fine talk, complimenting Court No. 50 on the success it is attaining, and stated his belief that it had "gone over the top." Sister Negley presented Sisters Balzer and Cuneff with beautiful Ben-Hur emblems and each a bouquet of flowers for their faithful efforts as Deputies.

An appetizing lunch was served by the ladies of the Court and all voted it a most delightful evening, promising to do all in their power to make Court No. 50 the Banner Court of the State. Profundus.

New York

Rochester, N. Y.—Genesee Valley Court No. 18 celebrated its Twenty-first Anniversary at a banquet on Wednesday evening, May 10th, in Maennerchor Hall, Main and Seventh Streets. Covers were laid for one hundred. The hall was decorated in the national colors and the tables were prettily arranged with carnations and spring flowers. Past Chief Harry Darling acted as Toastmaster, and speeches were made by State Manager J. D. Robberts, John Browne, George Anderson, Dr. Darwin Cary, Wm. T. Robinson and Sister Robberts.

Harvey's orchestra furnished the music and during the evening patriotic songs were sung. An impressive moment was the placing of a Gold Star on the Service Flag by the Chief, Wm. T. Robinson, and Scribe Cora C. Robinson, in memory of Brother Milton Lewis, who lost his life in the service of his country. The services were conducted by Dr. Cary.

An enthusiastic meeting was held Wednesday evening, the large hall at the corner of Main and Swan Streets being well filled with members and visitors of the various courts of the city, and Star of Peace Court, of East Rochester. Ten applications for membership were presented, making a total of 40 applicants for the past two months. A class of 30 candidates from Genesee Valley Court and other courts of Rochester and Star of Peace Court of East Rochester, were given the secret work of the order and obligated by the degree team of Genesee Valley Court. Remarks were made by District Manager Brown; Brother Chapman, Chief of Star of Hope Court; Sister Erma Gurnett, Chief of Star of the East Court, and others. The next meeting of Genessee Valley Court will be held in Maennerchor Hall on Wednesday, June 19th. All the members are requested to be present. Lunch will be served and music furnished for dancing.

Carnation Court No. 44 held its regular meeting last Monday evening. Important business was transacted. The quilt was donated to Miss Hall, of Carnation Court. Four applications for membership were received. A visiting member from Star of East Court gave an interesting talk, as did other members of the Order. On Saturday, July 13th, this Court will hold its picnic at Charlotte. Members of other Courts will be cordially welcomed at the meetings of this Court.

Members of the Star of the East, Star of Hope and Star of Peace Courts, to the number of 35, gathered at the home of Mrs. Erma Gurnett, Chief of Star of the East Court, Tuesday evening, which proved a genuine surprise. The evening was spent enjoyably, with games, piano and vocal solos, recitations and refreshments. On June 12th, in Maennerchor Hall, corner Swan and Main Streets, Star of the East Court will have a box social, to which members and friends of the Order are invited. A short program will precede the disposal of the boxes. Good music for dancing. No admission fee. June 29th is the day selected for the basket picnic, in the grove at Sea Breeze, to which a special invitation is extended to members of the various Courts and their friends. Games and amusements will be provided for everybody.

Word has been received that Brothers H. V. Crowder and Robert Walker have arrived safely overseas. Reporter.

Arkansas

Little Rock, Ark.—Rose City Court No. 40 met Monday, May 27, and initiated fifteen candidates. Officers were elected and a Degree Team organized. State Manager Brother A. S. Bradshaw attended a meeting of Argenta Court No. 71, across the river, and made the presentation speech for the Service Flag of that Court; then he came back and assisted in the initiation of the candidates by our Court. His address to the new members was timely and listened to with a great deal of attention. He especially emphasized the necessity of attending the Court meetings regularly, and complimented District Manager Dan R. Henry on the personnel of the fine class of candidates.

After the meeting ice cream and cake were served and Sister Nona L. Mitchell, one of our new candidates, rendered several pleasing selections on the piano. Two of our new members, Sergeant A. H. Harrison and Corporal Ernest Mitchell, of the Recruiting Office, have been elected as Captain and Guide and will give us military drills that will do much to put "pep" in our degree work.

Reporter.

Oklahoma

Tulsa, Okla.—The Helping Hand, "Tirzah Branch," met at the home of Sister Boyce, June 15. This was somewhat in the nature of a farewell gathering in honor of Sister Jackson, who is leaving Tulsa on an extended visit.

While they visited they also worked, and the result was three sweaters, four pairs of socks and 189 comfort kits. Refreshments were served. Sister Louise Rittenhouse was present and made a very interesting talk regarding the Thrift and War Savings Stamp campaign, urging our ladies to enter the big drive June 28. Sisters Windgate and Montgomery were appointed as "Joint Chairmen" and the "Helping Hand" will do their very best, and then their little bit.

Tirzah Club No. 8 met with Sister Slater June 14, in an all-day session, each taking a basket full of good things, and at the noon hour all joined in a regular "Picnic Dinner," then returned to work again. At the close of the day's work there were 469 finished products, as follows: 306 triangular bandages, 30 envelope bandages, 81 many tail bandages, 43 comfort kits, 2 bath robes, 1 scarf, 4 pairs socks, 2 sweaters.

Sisters William of Chicago, Ill., and Louise J. Rittenhouse, our District Manager, were visitors at the club. After the session was closed a group picture was taken, which completed a very profitable as well as an enjoyable day. Reporter.

Illinois

Champaign, Ill.—About 135 members of the Champaign and Urbana Courts and prominent Ben-Hur members from other places gathered at the banquet rooms of the University Place Church of Christ Thursday evening, May 23, for the third annual banquet given by Deputy Supreme Chief L. N. Hundley and wife, of Urbana. A reception was held beginning at 7 o'clock. The receiving line was composed of Mr. and Mrs. Hundley, Dr. and Mrs. R. H. Gerard of Crawfordsville, Ind.; Mr. and Mrs. H. J. McGinnis, Dr. A. L. Zorger, Mrs. Orville Hurd and Mr. and Mrs. W. H. H. Miller.

At 8 o'clock the guests descended to the banquet room, where dinner was served by the women of the University Place Church. L. M. Hundley, acting as toastmaster, introduced Dr. Gerard, president of the National Fraternal Congress of the United States and Canada and Supreme Chief of the Tribe of Ben-Hur.

He told of the havoc which the war had wrought upon the lodge in Canada, comparing conditions there with the excellent business conditions in the lodge in this country. The majority of the new members were women, he said. There was no system better prepared to stand the storm of war than the fraternal society, because of the co-operative plan upon which it is based. In conclusion he said, "The world is now entering a Gethsemane of blood. The great cross which the world is now bearing will some time blossom into new life, new hope, new ideals. Out of it all a new birth is to come—the birth of universal Christianity. We will come to realize the Fatherhood of God and the Brotherhood of man. Great good will come to us all. God bless you people of Champaign and Urbana. I wish you Godspeed."

Remarks were made by Prof. W. H. Smith, Dr. A. L. Zorger, H. J. McGinnis, State Manager, and W. H. H. Miller, after which Mrs. O. Hurd, in a few words, presented Mr. Hundley with a rocking chair from the Champaign and Urbana Courts. Many of the guests went to Nelson's Hall, where a dance was held. Reporter.

Mt. Vernon, Ill.—Although our city of 10,000 population has a splendid Court of 200 members in the Tribe of Ben-Hur, known as Mt. Vernon Court No. 115, on Wednesday evening, June 12, Victory Court No. 561 was organized with almost 200 charter members.

C. W. Galeener, assisted by Thomas Maynor, had secured this charter list, which is made up from among the very best citizens of this community. The Degree Team from Centralia together with a number of members were present, and State Manager H. J. McGinnis represented the Supreme Body from Crawfordsville. A splendid corps of officers was elected and installed, and following the completion of the regular order of business refreshments were served at Hicks' restaurant.

This Court starts out under most promising auspices and all visitors and members present predict a continued and greater success for Ben-Hur in our splendid city. Reporter.

Virginia

Charlottesville, Va. — With simple but most impressive exercises the ceremony of presenting a "Service Flag" to Piedmont Court No. 19, Order of Ben-Hur, was held May 7, in the essembly room at Carter's Hall, West Main Street. Instead of fourteen stars, it proved there were sixteen members and sons of members in the various branches of the country's service, at home or abroad, and the extra two stars will be added to the beautiful emblem commemorative of the patriotism and self-devotion of the young men of this flourishing and beneficent Order.

The leading feature of the evening was the reading of the "honor roll" of the absent soldier boys, which followed next, this pleasing task being graciously performed by Scribe W. E. Blackburn; and as the names of the sixteen men, good and true, were called, some member of the family, or a close friend, arose and gave the latest news of the situation and welfare of each and all. It was a most uplifting ceremony, and brought home to all present the serious meaning of the war.

After the calling of the roll and the presentation of the banner, Mr. Thos. J. Randolph was introduced and made an appropriate address in commemoration of the occasion, the title chosen being "The Significance of the Service Flag."

After congratulating the Court on the manifestation of interest in the brave boys who have left in defense of their homes and native land, and the loyalty such a token made by loving hands displays, he called attention to the meaning of such outward expressions of patriotism from the two standpoints of the men thus honored, and those they leave behind.

But the speaker particularly stressed the meaning of such flags to the people at home —those left behind to "keep the home fires burning" while the boys "over there" are fighting the battle of Freedom, Right and Justice, against Autocracy, Evil and barbaric practices. "This is a period of revolution in all human ideas and truly it may be said, 'The world is turned upside down'," said Mr. Randolph, "just as truly as it was when the Apostle St. Paul was making the thrones of the heathen world totter to their fall as he drove home the truths of the Christian doctrine that were given to make men free.

He urged on all to take the serious side of the situation to heart, and to resolve from this time forth to serve the cause, each and all in his or her sphere, to the utmost of their ability and opportunity.

Miss Dillard gave a reading, "The Service Flag," and Miss Lona Roetting rendered in a pleasing manner several popular military songs. By request she sang as encore "Over There," which brought the audience to its feet in enthusiastic applause. The committee in charge deserves great credit for the successful occasion. Reporter.

Ben-Hur Monthly Income, Disability Certificate gives ideal protection.

Efficiency Honors Won by Iris No. 141 With the Highest Grade Ever Earned

Ithamar No. 3, of Texas, a Close Second, while Crescent City No. 122, of Indiana, and Portsmouth No. 109, of Ohio, Tie for Third Place.

William A. O'Bryan
Chief of Iris Court, No. 141
Springfield, Mo.

Winners of Highest Efficiency Grades

	Grade
July-Dec. 1916 Term—Portsmouth No. 109, Portsmouth, O........	67
Jan.-June 1917 Term—Lew Wallace No. 189, Dayton, O.......	77
July-Dec. 1917 Term—Iris No., 141, Springfield, Mo...........	80
Jan.-June 1918 Term—	?

The honor of leading the entire Supreme Jurisdiction in Court Efficiency for the June-Dec. 1917 Term has been earned, and justly earned, by Iris No. 141, of Springfield, Mo., with the highest grade ever given to any Court.

An analysis of the report which received this high grade of 80 is interesting.

Item 1.	New members, 116. Grade 10.
Item 2.	Beneficial members in good standing, 189. Grade 9.
Item 3.	Net increase, 59. Grade 10.
Item 4.	Excess of suspensions over reinstatements, 57. Grade 0.
Item 5.	Regular meetings, 26. Grade 10.
Item 6.	Average attendance, 80. Grade 10.
Item 7.	Cash on hand, $52.57. Grade 2.
Item 8.	Amount spent in benevolent work, $65. Grade 10.
Item 9.	Management and equipment—Tirzah Club, Booster Club, Degree Team, Drill Team, set of robes, flag, piano, illuminated sign, service flag, with 30 stars. Grade 9.
Item 10.	Fraternal, community and civic activities. Grade 10.

By having a few more members, keeping down suspensions, accumulating a little more money, and having a printed Kalendar or buying an altar scarf Iris No. 141 could have scored 100.

One of these times some Court is going to get a perfect grade. It can be done and will be done.

The Twenty-five Leaders

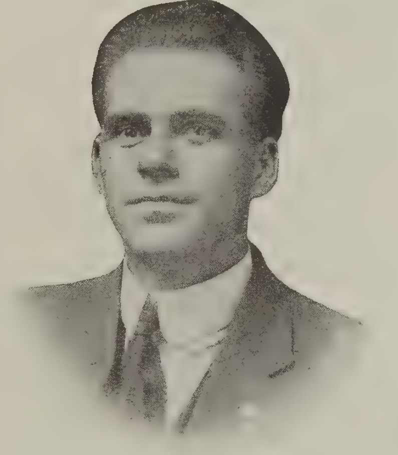
The twenty-five Courts leading in efficiency grades are given below in the order of merit without regard to state lines:

1 Iris No. 141, Springfield, Mo.
2 Ithamar No. 3, Cleburne, Texas.
3 Crescent City No. 122, Evansville, Ind.
4 Portsmouth No. 109, Portsmouth, Ohio.
5 Ben-Hur No. 15, Fort Wayne, Ind.
6 Aldebaran No. 12, Cedar Rapids, Iowa.
7 Springfield No. 31, Springfield, Ohio.
8 Lew Wallace No. 189, Dayton, Ohio.
9 Forest City No. 15, Cleveland, Ohio.
10 Kendallville No. 20, Kendallville, Ind.
11 Kentucky No. 11, Louisville, Ky.
12 Carnation No. 7, Kennett, Mo.
13 Friendship No. 61, Chicago, Ill.
14 Lone Star No. 1, Fort Worth, Tex.
15 Greencastle No. 102, Greencastle, Ind.
16 Orontes No. 77, Shelbyville, Ind.
17 Kankakee No. 91, Kankakee, Ill.
18 New Kensington No. 11, New Kensington, Pa.
19 Empire City No. 84, New York, N. Y.
20 Los Angeles No. 9, Los Angeles, Cal.
21 Usona No. 36, Memphis, Tenn.
22 Vincennes No. 243, Vincennes, Ind.
23 Progressive No. 24, Atlanta, Ga.
24 Valhalla No. 63, Chicago, Ill.
25 Lew Wallace No. 17, Meadville, Pa.

Efficiency Certificates for the July-December Term, 1917

The Courts named below have been awarded Efficiency Certificates for the July-December Term, 1917, for securing the highest grade on their Term Reports in their respective states. All Courts are divided into five divisions on the basis of their grades. No certificate is awarded to any Court which ranks lower than Division III.

State	Court	Grade
Missouri	Iris No. 141, Springfield	80
Texas	Ithamar No. 3, Cleburne	79
Indiana	Crescent City No. 122, Evansville	78
Ohio	Portsmouth No. 109, Portsmouth	78
Iowa	Aldebaran No. 12, Cedar Rapids	76
Kentucky	Kentucky No. 11, Louisville	65
Illinois	Friendship No. 61, Chicago	62
Pennsylvania	New Kensington No. 11, N. Kensington	58
New York	Empire City No. 84, New York	57
California	Los Angeles No. 19, Los Angeles	57
Tennessee	Usona No. 36, Memphis	57
Georgia	Progressive No. 24, Atlanta	56
Mississippi	Meridian No. 2, Meridian	51
Nebraska	Mecca No, 13, Omaha	50
Colorado	Sterling No. 16, Sterling	48
Arkansas	Argenta No. 71, North Little Rock	46
W. Virginia	Parkersburg No. 1, Parkersburg	45
Michigan	Eros No. 27, Saginaw	44
Maryland	Baltimore No. 2, Baltimore	38
Oklahoma	Tulsa No. 8, Tulsa	36
Washington	Ben-Hur No. 3, Bellingham	34
New Jersey	Tirzah No. 2, Long Branch	32
Dist. of Col.	Washington No. 1, Washington	29



James C. Hardman
Scribe of Iris Court, No. 141

The State Leaders

Below are given the names of the Courts whose efficiency grades placed in Divisions I, II or III, arranged by states and in order of merit.

Illinois

1 Friendship No. 61, Chicago.
2 Kankakee No. 91, Kankakee.
3 Valhalla No. 63, Chicago.
4 Danville No. 474, Danville.
5 Caledonia No. 59, Urbana.
6 Humboldt No. 45, Chicago.
7 Mt. Carmel No. 453, Mt. Carmel.
8 Vodnany No. 333, Chicago.
9 Miriam No. 11, Chicago.
10 Triumph No. 17, Decatur.
11 Granite City No. 144, Granite City.
12 Auburn No. 49, Chicago.
13 Columbia No. 74, Chicago.
14 Boulevard No. 353, Chicago.
15 Linne No. 262, Rockford.
16 Lawrenceville No. 86, Lawrenceville.
17 Germania No. 82, Chicago.
18 Kewanee No. 258, Kewanee.
19 Belmont No. 80, Chicago.
20 Evans No. 142, Evanston.
21 Cechio No. 168, Chicago.
22 Lawndale No. 363, Chicago.
23 I Will No. 73, Chicago.
24 Fernwood No. 40, Chicago.
25 Albion No. 106, Albion.
26 Pontiac No. 451, Pontiac.
27 LaMarsh No. 459, Mapleton.

Indiana

1 Crescent City No. 122, Evansville.
2 Ben-Hur No. 15, Fort Wayne.
3 Kendallville No. 20, Kendallville.
4 Greencastle No. 102, Greencastle.
5 Orontes No. 77, Shelbyville.
6 Vincennes No. 243, Vincennes.
7 Evening Star No. 231, Evansville.
8 Logansport No. 233, Logansport.
9 Progressive No. 166, Hammond.
10 Princeton No. 43, Princeton.
11 Elkhart No. 72, Elkhart.
12 Washington No. 169, Washington.
13 Montgomery No. 293, Montgomery.
14 Indiana No. 204, Indianapolis.
15 Bismark No. 134, Terre Haute.
16 Decatur No. 156, Decatur.
17 Wabash No. 23, Wabash.
18 Richmond No. 42, Richmond.
19 Malluch No. 45, Vincennes.
20 Newcastle No. 21, Newcastle.
21 Howell No. 270, Evansville.
22 Posey No. 105, Mt. Vernon.
23 Sandborn No. 67, Sandborn.
24 Mauckport No. 256, Mauckport.

Dr. T. V. B. Crane
Keeper of Tribute, Iris Court
No. 141

Ohio

1 Portsmouth No. 109, Portsmouth.
2 Springfield No. 31, Springfield.
3 Lew Wallace No. 189, Dayton.
4 Forest City No. 15, Cleveland.
5 Esther No. 4, Hamilton.
6 Akron No. 243, Akron.
7 Lincoln No. 23, Lima.
8 Columbus No. 213, Columbus.
9 Crockery City No. 111, East Liverpool.
10 Butler No. 99, Hamilton.
11 Balthasar No. 3, Cincinnati.
12 Cincinnati No. 56, Cincinnati.
13 Aldebaran No. 14, Youngstown.
14 Liberty No. 70, Cincinnati.
15 Bellefontaine No. 12, Bellefontaine.
16 E. J. Griffin No. 17, Ashtabula.

Missouri

1 Iris No. 141, Springfield.
2 Carnation No. 7, Kennett.
3 Century No. 26, St. Louis.
4 Simonides No. 61, St. Louis.
5 Antioch No. 62, Cape Girardeau.
6 Benton No. 143, St. Louis.
7 Independence No. 159, Dexter.

New York

1 Empire City No. 84, New York.
2 Palestine No. 2, Olean.
3 Electric City No. 75, Schenectady.
4 Newburgh No. 116, Newburgh.
5 Balthasar No. 77, Troy.
6 Carnation No. 44, Rochester.
7 Chautauqua No. 45, Jamestown.

Pennsylvania

1 New Kensington No. 11, New Kensington.
2 Lew Wallace No. 17, Meadville.
3 Pioneer No. 42, Scranton.
4 Rigel No. 9, New Castle.
5 Harmony No. 43, Sharon.

Iowa

1 Aldebaran No. 12, Cedar Rapids.
2 Melchoir No. 8, Waterloo.
3 Cedar Rapids No. 65, Cedar Rapids.
4 Roman No. 98, Sioux City.

Nebraska

1 Mecca No. 13, Omaha.
2 Fontanelle No. 158, Omaha.
3 Lincoln No. 118, Lincoln.
4 Capital City No. 23, Lincoln.

Maryland

1 Baltimore No. 2, Baltimore.
2 Highland No. 3, Highlandtown.
3 Canton No. 12, Baltimore.
4 Hagerstown No. 10, Hagerstown.

Texas

1 Ithamar No. 3, Cleburne.
2 Lone Star No. 1, Fort Worth.
3 El Paso No. 99, El Paso.

California

1 Los Angeles No. 19, Los Angeles.
2 Live Oak No. 32, Oakland.
3 Simonides No. 4, Los Angeles.

Michigan

1 Eros No. 27, Saginaw.
2 Kalamazoo Service No. 4, Kalamazoo.
3 Union No. 159, Detroit.

Kentucky

1 Kentucky No. 11, Louisville.
2 Jehovah No. 4, Louisville.

Georgia

1 Progressive No. 24, Atlanta.
2 Muscogee No. 3, Columbus.

New Jersey

1 Tirzah No. 2, Long Branch.
2 Germania No. 31, Passaic.

Tennessee

1 Usona No. 36, Memphis.

Mississippi

1 Meridian No. 2, Meridian.

Colorado

1 Sterling No. 16, Sterling.

Arkansas

1 Argenta No. 71, North Little Rock.

West Virginia

1 Parkersburg No. 1, Parkersburg.

Oklahoma

1 Tulsa No. 8, Tulsa.

Washington

1 Ben-Hur No. 3, Bellingham.

District of Columbia

1 Washington No. 1, Washington.

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Table 4, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

Age	Table 2	Table 3	Table 4
18	$1 00	$1 05	$ 91
19	1 02	1 07	92
20	1 04	1 09	94
21	1 07	1 12	96
22	1 09	1 15	98
23	1 12	1 18	1 00
24	1 15	1 22	1 02
25	1 19	1 26	1 04
26	1 22	1 30	1 07
27	1 26	1 34	1 09
28	1 30	1 38	1 12
29	1 34	1 43	1 15
30	1 39	1 48	1 18
31	1 44	1 53	1 21
32	1 49	1 58	1 24
33	1 54	1 64	1 28
34	1 59	1 70	1 32
35	1 64	1 77	1 36
36	1 71	1 84	1 40
37	1 78	1 92	1 44
38	1 84	1 99	1 48
39	1 91	2 07	1 53
40	1 99	2 16	1 58
41	2 07	2 25	1 64
42	2 15	2 35	1 69
43	2 25	2 46	1 75
44	2 35	2 57	1 81
45	2 45	2 70	1 88
46	2 56	2 83	1 94
47	2 68	2 96	2 02
48	2 80	3 10	2 09
49	2 93	3 26	2 17
50	3 06	3 42	2 26
51	3 21	3 60	2 35
52	3 37	3 79	2 44
53	3 54	4 00	2 54
54	3 72	4 22	2 65
55	3 91	4 46	2 76

Certificates will be issued for $500 or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life under tables 2, 3, and 4.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class B may transfer at attained age without re-examination from Term Table 4 to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made on or before reaching the age of fifty-five.

The man who does not hope for better things, and does not believe that better things can be brought about, is not the man likely to bring better things about. * * * Pessimism is productive of paralysis and stagnation.—*William H. Taft.*

A Flat Foot Story

Somewhere in Kentucky a drafted man appeared for physical examination. "Rejected," was the medical verdict; "you have flat feet and cannot march."

"Ain't it tough?" exclaimed the would-be soldier. "Here I've tramped forty-eight miles over the mountains since last night and now I've gotter walk back."

(TABLE 1)

Income and Disability Certificates will be issued for $1,000 or any multiple of $500 in excess thereof, up to and including $5,000, at the following rates per $1,000:

Age.	Monthly	Semi-Annual.	Annua,l
16	$1.00	$ 5.70	$11.12
17	1.02	5.84	11.39
18	1.05	5.99	11.69
19	1.08	6.15	12.00
20	1.11	6.32	12.34
21	1.14	6.50	12.69
22	1.18	6.69	13.06
23	1.21	6.89	13.45
24	1.25	7.11	13.87
25	1.29	7.33	14.31
26	1.33	7.57	14.77
27	1.38	7.82	15.26
28	1.42	8.09	15.79
29	1.47	8.37	16.34
30	1.53	8.68	16.93
31	1.58	8.99	17.55
32	1.64	9.34	18.22
33	1.71	9.70	18.93
34	1.78	10.09	19.68
35	1.85	10.50	20.48
36	1.93	10.93	21.33
37	2.01	11.40	22.24
38	2.10	11.90	23.22
39	2.19	12.43	24.26
40	2.29	13.00	25.37
41	2.40	13.61	26.56
42	2.52	14.27	27.85
43	2.64	14.98	29.22
44	2.78	15.74	30.71
45	2.92	16.56	32.31
46	3.08	17.45	34.05
47	3.26	18.42	35.94
48	3.44	19.48	38.00
49	3.65	20.63	40.25
50	3.88	21.90	42.73
51	4.13	23.29	45.45
52	4.40	24.85	48.48
53	4.71	26.57	51.84
54	5.06	28.50	55.61
55	5.45	30.68	59.87

Ben-Hur members holding Term, Whole Life, or Death and Disability Certificates may apply for as much as $5,000 additional protection under this form of certificate.

Our Supreme Scribe, Brother Jno. C. Snyder, as President of the Montgomery County Chamber of Commerce, is in receipt of the following letter from Washington, D. C., which explains the need of qualified persons for Government Service:

MECHANICS AND MACHINISTS, WANTED: The golden opportunity "to get behind the men who are behind the guns." An opportunity to serve your country and earn good money, while you stay in America permanently. Fine wages, healthful surroundings; no shut-downs next winter from coal shortage. Have a part in this gigantic business of war. You have sent your sons, now send the guns to protect them. If you are not already engaged at Government work, offer your skill to your country and write the Employment Department, Watervliet Arsenal, Watervliet, N. Y.

Important to Scribes

Many of our boys, members of Ben-Hur, are now or soon will be included in the mighty fighting army now moving to the front. Many are already in France and many are constantly being moved across. Scribes are urged to inform the Supreme Office when any information comes relative to our soldier boys being sent overseas. Also advise us promptly if any deaths should occur, either "over there" or "here" in the camps or cantonments, giving date of death, and all information possible, enclosing photograph of soldier, if available, sending same to The Chariot, Crawfordsville, Ind.

Insurance protection takes a burden off the individual and places it on the multitude.

Member of Ben-Hur in the Service

[We desire the name of every member of our Order who is serving our country in any branch of the war service, and request each soldier or some member of his family to fill out this blank and return to The Chariot, Crawfordsville, Ind.

IMPORTANT—If the Enlistment Permit has not been attached to Beneficial Certificate, kindly forward Certificate to our Supreme Scribe, Jno. C. Snyder, Crawfordsville, Ind., with request that Permit be attached thereto.]

INFORMATION ON PATRIOTIC SERVICE

To The Chariot:

I belong to..................................Court, No..........

Location of said Court.........................State of...........

My certificate in the Tribe of Ben-Hur is no..........................

I am now in Company.....of..........Regiment.....................

....

My present location is Camp...

....

Has the "Enlistment Permit" on your Certificate been attached by our Supreme Scribe?..............

Yes or no.

Name of Soldier..

Name of person making this report.............................

Address of person making report...............................

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe of Ben-Hur—Report of Supreme Scribe for the Month Ending June 15, 1918

Balance on hand May 15, 1918		$1,695,612.13
May Receipts:		
Received from Monthly Payments	$ 103,243.45	
Received from Interest	2,218.14	
Received from Rent	1,389.62	
Total Receipts		$ 106,851.21
Sum		$1,802,463.34

Balance on hand June 15, 1918..............................$1,708,287.01

May disbursements:		
Death and Disability Claims	$ 93,268.29	
Repairs on Home Office Building	169.99	
Repairs on Other Real Estate	65.60	
Maintenance of Building	672.45	
Total Disbursements		$ 94,176.33
Balance June 15, 1918		$1,708,287.01

List of Death and Disability Claims Paid in May, 1918

Loren O. McLaughlin, Kewanee, Ill.	$ 1,000.00
Daniel Mendenhall, Parkersburg, W. Va.	1,300.00
Jos. A. Startzman, Portsmouth, Ohio	700.00
Minnie M. Stengel, Dayton, Ohio	500.00
Jos. R. Strahan, Baltimore, Md.	500.00
Martha Wells, Buffalo, N. Y.	500.00
Wm. Wilson, Findlay, Ohio	250.00
Henry Brinkworth, Los Angeles, Cal.	800.00
Jno. Holcomb, Coral, Mich.	800.00
Annie Kimberlin, Evansville, Ind.	1,000.00
Wm. M. Lawrence, Sandborn, Ind.	1,000.00
Jno. F. Groff, Mt. Carmel, Ill.	1,100.00
Eliz. A. Brown, Bradford, Pa.	500.00
Fannie J. Riblett, Evansville, Ind.	1,100.00
Franz. Thomsen, Chicago, Ill.	1,200.00
Basilix Seamardi, Buffalo, N. Y.	1,200.00
Sarah E. Russell, Laconia, Ind.	1,000.00
Mathias W. Felton, Marion, Ind.	1,200.00
Franklin Clazie, Oakland, Cal.	1,000.00
Nellie E. Kennedy, Norfolk, Neb.	2,000.00
Stanley C. Newlin, Anderson, Ind.	500.00
Lee McKinstry, Seattle, Wash.	500.00
Laura B. Kiley, Galesburg, Ill.	1,000.00
Adam Sites, Pittston, Pa.	2,000.00
Ida M. Birt, Oxford, Ind.	1,000.00
Frank Wiseman, Mauckport, Ind.	500.00
Thos. A. Robbins, Hannibal, Mo.	1,000.00
Andrew F. Roberts, Greenup, Ill.	2,000.00
Geo. F. Brubaker, Springfield, Ohio	2,200.00
Karol Koskiewicz, Chicago, Ill.	600.00
Jas. S. Patterson, Killona, La.	2,000.00
David W. Bitner, Ft. Wayne, Ind.	2,000.00
Walter J. Dunn, Meadville, Pa.	1,500.00
Paul Sovinsky, Buffalo, N. Y.	1,000.00
Daniel J. Griffen, Sharon, Pa.	1,000.00
Emma K. Sheetz, Mason City, Iowa	1,000.00
Martha J. Moore, Shelby, Ohio	500.00
Ella Hurlbut, Ft. Wayne, Ind.	500.00
Chas. Kostecka, Chicago, Ill.	1,000.00
Norman R. Ladd, Libertyville, Ill.	2,000.00
Norman B. Doty, Lima, Ohio	900.00
Laura C. Soerels, Roodhouse, Ill.	700.00
Wm. Montgomery, Washington, Pa.	750.00
Philip G. Lindberg, Braddock, Pa.	1,000.00
Adda J. Evans, Wymore, Neb.	1,500.00
Frank J. Millan, Decatur, Ill.	1,000.00
Catherine Burnes, Marshalltown, Iowa	300.00
Geo. C. McGillick, Lincoln, Neb.	1,500.00
Harvey Talcott, Chicago, Ill.	750.00
Emogene Edsall, Michigan City, Ind.	500.00
J. Harvey Craig, Mansfield, Ohio	2,000.00
Robt. F. Bradley, Lincoln, Neb.	1,000.00
James Sheets, Newport, Ark.	1,000.00
Cora N. Wolfe, Dallas, Tex.	700.00
May C. Myers, Moline, Ill.	1,000.00
Jno. L. Jones, East St. Louis, Ill.	2,000.00
Mary E. McKee, McCook, Neb.	1,250.00
Frederick W. Haynes, Nora Springs, Iowa	1,600.00
Mary E. Pitts (Old Age Disability), Jackson, Mich.	357.00
David Murray (Disability), Aurora, Ill.	417.31
Laura A. Rogers, Jonesboro, Ark.	500.00
Catherine E. Wobbe (Old Age Disability), Louisville, Ky.	80.00
Wm. N. Copeland (Old Age Disability), Lima, Ohio	459.00
Lorin C. Jordan, Portland, Ore.	1,000.00
Ida F. Herndon, Cedar Rapids, Iowa	500.00
Kate Mobaker, Danville, Ill.	963.50
Geo. Von Der Linden, Columbus, Ohio	1,700.00
Thos. A. Alverson (Old Age Disability), Port Huron, Mich.	100.00
Huldah A. Ahrendt, Bellingham, Wash.	573.91
Pauline Kronstoff, Philadelphia, Pa.	1,000.00
Nelson D. Barnett, Roanoke, Va.,	2,000.00
Pepi Schwartz, St. Paul, Minn.	972.60
Clarence A. Roth, Mt. Vernon, Ind.	375.00
Benj. F. Miller (Old Age Disability), Mattoon, Ill.	179.79
Wm. P. Henderson, Florala, Ala.	500.00
Isaac A. Rapert, Success, Ark.	1,000.00
Mary A. Henry (Old Age Disability), Tacoma, Wash.	50.00
Jos. Wisniewski, Chicago, Ill.	1,000.00
Maxine P. Bradley, Vincennes, Ind.	452.38
Jennie L. Haun, Meadville, Pa.	487.80
Milton L. Lewis, Rochester, N. Y.	500.00
Mary E. Lewis (Old Age Disability), Monticello, Ill.	250.00
Llewellyn Crysler, Lansing, Mich.	500.00
Jno. T. Young, Sandborn, Ind.	1,200.00
Peerlie L. Daniel, Sikeston, Mo.	1,000.00
Frederick Bloesing, Newport, Ky.	1,000.00
Roxie E. Douglas, Sullivan, Ind.	500.00
Cowosso Jones, Bedford, Ind.	1,000.00
Harve Reynolds, Muncie, Ind.	1,000.00
Esabella Nelligan, Toledo, Ohio	1,000.00
Emma C. Doyle, New York, N. Y.	300.00
Wilbur M. Comstock, Wellington, Ohio	1,000.00
Seth D. Coats, Winchester, Ind.	250.00
Ida D. Foss, Columbus, Ohio	500.00
Thos. T. Williams, Stamford, Texas	500.00
Thos. J. Scully, Orleans, Ind.	1,200.00
Noah McPherson, Marion, Ind.	2,000.00
Grace A. Eastridge, Blytheville, Ark.	2,000.00
Jennie Engel, Schenectady, N. Y.	1,000.00
Total	$ 93,268.29

Total Paid to Beneficiaries Since Organization..............$16,956,024.39

Fraternally submitted in T. B. H., JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, June 15, 1918,

Deposited in Banks and Trust Companies	138,471.13
Real Estate (Old Home Office)	15,971.15
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Invested in First Mortgage Loans	123,000.00
Invested in Municipal and County Bonds	1,219,975.30
Cash in Office	50.00
Total Assets	$1,708,287.01

Fraternally submitted in T B H., S. E. VORIS, Supreme Keeper of Tribute.

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXIII Crawfordsville, Indiana, August, 1918 No. 8

Is That Somebody You?

Somebody's boy is going to France;
  Somebody's heart goes with him along;
Somebody prays, "Oh, give him a chance;
  Keep him courageous, well-girded and strong."
        Is that somebody you?

Somebody's boy finds cold and wet,
  The trenches are deep with death and mud.
Somebody's boy cries, "Don't forget—
  'Tis for Freedom and you I'm spilling my blood."
        Is that somebody you?

Somebody hears the call for aid,
  "Give of your money for Liberty's need,"
Somebody's hand is strangely stayed;
  Somebody's waiting while brave men bleed.
        Is that somebody you?

Somebody leaps up, eager and true,
  Working and lending and giving his best;
Somebody's loyalty, flaming anew,
  Is answering the summons—is meeting the test.
        Is that somebody you?

—*Eugene Thoring.*

General John Joseph Pershing

General John Joseph Pershing

On a June day thirty-two years ago a young man was graduated from West Point with high honors, and that young man is today, to America, the central figure in the greatest war of all history. He is brave, yet kindly hearted and sympathetic. He has many strong traits of character and a most pleasing personality. Although he is pitted against the most thoroughly trained military men of the age, he is proving by his valor and prowess, his ability to cope with them and demonstrates to the world the superiority of the American soldier.

When our American Expeditionary Force was sent to France under General Pershing, it was generally conceded that the Expedition was intended for the purpose of proving to our Allies that we were actually with them in this fight for Freedom. France felt that we were in a measure paying our debt of gratitude for the valiant assistance of Lafayette and Rochambeau.

The Allies were confident that the United States Government was ready and willing to extend them unlimited credit; to supply them with food; to manufacture arms and ammunition for them; to equip them in every way possible and to place at their disposal the immense resources of our country. But they did not expect that the United States intended or expected to include our man-power and woman-power. Little did they think the United States Government expected to take any active and extensive part in a military way in the prosecution of the war on European soil. The foreign nations were skeptical in their ideas as to the fighting force which the United States could and would maintain overseas. It was estimated by them that possibly America would send 25,000 men and the most liberal maximum estimate was 50,000. It was the general belief among our Allies as well as with the Central Powers that the difficulties of transportation, the small number of ships available and the threatening menace of the German submarines, together with the seemingly absolute unpreparedness of America, would preclude the possibility of sending anything like a formidable army to Europe. A writer in *The Home Advocate* says:

"Little did they think that those first men under General Pershing would form the nucleus about which would be built the largest and most powerful army the United States had ever had, and that those first few thousand soldiers were but the forerunners of millions to follow.

"Since the landing of the Expeditionary Force there has been a steady stream, as it were, of soldiers crossing the ocean, defying the submarine menace, and, with a few exceptions, safely landing on foreign shores.

"This stream, since the first of the year, has assumed the proportions of a torrent, and soldiers by the thousands are embarking every day, each one imbued with the spirit of patriotic duty, fortified with the resolve of uncomplaining sacrifice, and strengthened with the wholesome desire to uphold the honor and freedom of the United States.

"Our numbers abroad have been multiplying rapidly, and the wonderful ease and efficiency with which our Government has transported so many soldiers has been little short of marvelous, meriting the sincere commendation of our Allies and the admiration of all nations. What appeared to be a Herculean task has been quickly and ably accomplished and too much credit cannot be given to those who are responsible for our splendid army abroad and at home.

"When the Allies sent out their appeal to us we were most generous in the supply of men, and by such action we have placed ourselves five months ahead of our program for the transporting of men to the scene of war.

"But we did not stop at that. Transport after transport, filled with thoroughly equipped men, left our shores to carry their human cargoes to the assistance of our Allies.

"And now today we have more than 1,000,000 in France, each one resolved to uphold the dignity and honor of the United States, anxious to defend his country's policies, and willing and ready to lay down his life, if necessary, that freedom may endure forever. What a splendid answer to the German propaganda that the American Army would be insignificant in numbers! What a valiant defiance to the boasted German submarine that has been able to extract such a small toll from our transports! What a great assistance to our brave Allies who have so willingly borne the brunt of war! What a glorious example of the readiness with which the United States is always willing to extend help and succor to the downtrodden! What a thorough evidence of the sincere patriotism of the people of the United States! And what a strong proof of the capable and efficient management of those in control of military affairs."

Under the command of General Pershing the American soldiers are making a most enviable reputation. The men who are a power on the field of battle today are but recently from American homes. Men who had not been accustomed to warfare and its terrible cruelties, but rather they had been educated along the lines of kindly deeds of services. From business life and the professions, from the farm and the work shop, their efforts had ever been to make the world happier, and their conception of life has been of unselfish service to others. The Prussian vision of life is entirely the opposite. Our President Wilson has advocated "a Universal League for the preservation of peace," but the German's conception of such principles are but evidences of the hypocrisy which underlies all German statecraft. Their sacred treaties are but mere scraps of paper to be cast aside when selfish interests or German advantage could be gained by their abrogation.

"If we would know what is in the makeup of our million soldiers in Europe, ask Belgium, ask France, ask England, ask Italy, ask any of our Allies, and their answer will be the highest praise for the American soldier. Ask yourself and your answer must be that they are the pick and flower of American manhood. Their physique is excellent; their morale, splendid; their spirit, inspiring; their bravery, unquestionable; and they, themselves, unconquerable.

"The volunteer, the regular, and the drafted man are all welded into one great army, ready to fight as bravely and to die as gallantly for the cause of Freedom as any of those men who have gone before.

"The physical condition of the American soldier is of the best. Their training was of the kind calculated to strengthen their bodies and harden their constitutions for the rigors of warfare. The medical examiners of the men going abroad were most exacting and saw to it that their subjects were up to the mark in every respect. After months of schooling and training under capable and painstaking instructors our soldiers went up the gangplank, every one physically fit.

"One would not question the character of the men. Their loyal response to their country's call gives ample evidence of that. The military regulations regarding enlistment forbid the enlistment of men not of good moral character, and former prisoners or convicts are not allowed to join the colors. Recruiting officers will not even enlist men who have been in reformatories or workhouses. These regulations are all that could be desired, as the personnel of the enlisted men would not be satisfied to have in its ranks any man who had the taint of a jail or prison. The military authorities are so jealous of the good reputation of the army that they will not even commute the sentences of military prisoners.

The fighting spirit of our American soldiers is most commendable, and it is often difficult for the officers to restrain the men in their enthusiasm as they are so anxious to go over the top. Great bravery has been displayed by them when in action and which has elicited the strongest of praise and commendation, not only from our own commanders, but from the commanders of the Allied forces. The splendid achievements in the recent battles of France gives assurance of our ultimate victory.

The American Marines have given a splendid account of themselves and will furnish the material for a bright page when the history of America's part in this war is written. The record they are making far surpasses that of the most brilliant of the German troops, and the utter disregard by the American Marine of danger, together with their capacity for work, assures of a victorious march through the streets of Berlin.

The work of our aviators has surprised the world, as among the American flyers are to be found the very best specimens of that daring branch of the service. Their work is of the highest order, and their perseverance, cool-headedness, and alertness make them a most formidable foe to Kaiserism.

Our soldiers abroad in every branch of the service are doing effective work and their efforts with those of our troops to follow will make the current which will sweep the Kaiser and his German hordes back to Berlin. Our men are unconquerable.

President Wilson said recently that every endeavor has been made to surround the men, both here and abroad, with the kind of environment which a democracy owes to those who fight in its behalf. In this work the Commissions on Training Camp Activities have represented the government and the government's solicitude that the moral and spiritual resources of the nation should be mobilized behind the troops. The country is to be congratulated upon the fine spirit with which organizations and groups of many kinds, some of them of national standing, have harnessed themselves together under the leadership of the government's agency in a common ministry to the men of the army and navy and in the cantonments for the welfare and entertainment of American young men in training.

Co-Operation

The present war has done more toward promoting the Fraternal Idea, both among men and nations, than a millenium of propaganda could have accomplished. Philadelphia is to have a remarkable example of just how far this feeling of universal brotherhood has extended. During the week of August 26 there will be held at the Bellevue-Stratford the sessions of the National Fraternal Congress of America, and the National Fraternal Press Association, to which will come from all parts of the country delegates representing 16,000,000 members of Fraternal and Beneficial Orders.

It is the first time anything so apparently revolutionary will have been accomplished. Four years ago it would have been impossible, as these organization, many of them, were then virtually rivals, but were willing to sit down together in a Congress and debate for their general welfare, and this is the result of coöperation rather than of competition.

Our Savings and Our Army

In a public speech recently Secretary McAdoo said:

"Our gallant men in the field will do the fighting with true American valor, but the responsibility rests upon you and me and every other citizen of the United States who is not in active field service to provide them with the equipment and machines to enable them to fight successfully.

"Valor alone is not going to destroy the Kaiser and military despotism. We must have organization back of it. Every man in this country must be a patriot.

"The value of the war savings plan consists not alone in the amount of money which the people of the United States may lend to their Government upon the certificates which are sold, but also in the lesson which will be taught, in the habits of thrift that will be inculcated as a result of it. What this will mean in conserving the resources of America is inestimable. What this will mean in the future economy of America is incalculable.

"Victory can only be won by the valor of our soldiers, combined with the intelligent use of our resources. Savings and economy enlarge the available resources of the country for war, and the industry of the people is necessary to put these resources in the form which will enable our soldiers to use them with victorious effect upon the battle fronts."

Your Bond Will Purchase

The following figures give one a definite idea of what his or her loan to the government by the purchase of Liberty Bonds will accomplish when used by the War Department.

One $50 bond will buy trench knives for a rifle company, or twenty-three hand grenades, or fourteen rifle grenades, or thirty-seven cases of surgical instruments for enlisted men's belts, or ten cases of surgical instruments for officers' belts.

A $100 bond will clothe a soldier, or feed a soldier for eight months, or purchase five rifles or thirty rifle grenades, or forty-three hand grenades, or twenty-five pounds of ether, or 145 hot water bags, or 2,000 surgical needles.

A $100 and a $50 bond will clothe and equip an infantry soldier for service overseas, or feed a soldier for a year.

Two $100 bonds will purchase a horse or mule for cavalry, artillery, or other service.

Three $100 bonds will clothe a soldier and feed him for one year in France, or buy a motorcycle for a machine gun company.

Four $100 bonds will buy an X-ray outfit.

One $500 bond will supply bicycles for the headquarters company of an infantry regiment.

Enemies of Fraternalism

(Contributed.)

The American Fraternal boys have met the Huns and showed them and the world in general what it means to be a Freeman, imbued with the principles of God and Home and Country, taught to over 16,000,000 Fraternalists in more than 150,000 lodge rooms of societies and orders where Protestants, Catholics, Hebrews, and followers of all other creeds and beliefs, and the descendants of all nationalities, work and think together unselfishly, harmoniously and patriotically for Home, Fraternalism and Happiness.

These heaven-inspired teachings make for manhood and womanhood, who, forgetting self, and their greatest blessings and happiness in the cause of humanity, not only in this country but throughout the world.

Furthermore, it is estimated that upwards of 75 per cent. of the men and women who are helping Uncle Sam gloriously win the war and the world for the precepts of the Founder of Fraternalism are members of Fraternal and Beneficial Orders and Societies, who are properly classed as "Fraternalists."

That mental, moral and physical slaves of Hohenzollernism are a poor match for them has now been gloriously and conclusively demonstrated, so that all the world will know it forever. There is no standing up against a true Fraternalist, fighting for the right, because the angels of heaven fight by his side and cheer and inspire his heart.

The mighty army of Fraternalists will, on the occasion of the Conventions of the National Fraternal Congress of America, and of the National Fraternal Press Association, hold a great Patriotic, Fraternal Conclave, in Independence Square, Philadelphia, on Tuesday evening, August 27. Fraternalists should be there! They will have a glorious opportunity to make world history and show their colors.

Let all the oppressed, down-trodden and persecuted men, women and children of the earth know that at high noon, on July 19, the Liberty Bell in the Old State House, Philadelphia, where the Patriotic Fraternal Conclave is to be held on August 27, again pealed forth joyously for fifteen minutes, Liberty, Fraternalism, and Justice, to celebrate the great victory in France.

What Patriotism Means

There is so much good that each of us can do in these chaotic and strenuous days—by word, deed, and example—there are so many who crave a few kind words, a cheerful smile, a helping hand,—let us do our best,—let us make sacrifices and at times, let us remember the Quaker's advice, "Let thy sympathies extend to thy pockets." Let us practice the *friendship* that Pythianism teaches not only in the Pythian castles, but outside everywhere.

To be patriotic and to "help win the war," we must do our duty every day and every hour of the day. Patriotism and helping does not consist in spasmodic waving of flags, the blowing of trumpets and the playing of bands—but it consists in economizing, saving and sacrificing.

It is not Patriotism, when you save on the spoonful of sugar and spend dollars in buying boxes of chocolates.

It is not Patriotic when you pay only $1.00 for a ticket for some social function and then have to spend $10 to $15 in clothes and toggery to go with the one dollar ticket.

Take a pride and happiness in saving and economizing. Do not buy what you "want," but only what you "need." It means winning the war.

The main thing is, be bright, be cheerful, and spread the sunshine throughout the lives of people while they are living,—when they have passed away their ears can not hear, their hearts can not feel, nor their eyes sparkle with your words of praise and acts of kindness.

"You can't be always sunny
If there isn't any sun;
You can't be always funny,
If there isn't any fun;
But you can be always happy
If you let the clouds go by,
In the faith there's always somewhere
Little patches of blue sky."

—*K. P. News.*

Fraternalism's Work

Let us get inspiration from this: "The highest worship of God is service to men."

The two purposes of our fraternity are to provide for men association and protection. Association to bring men to right, helpful relationship, making it possible and practical to co-operate protection through associated interests, turning the weakness of the man standing alone into the strength of the thousands in co-operation; protection for the man's family, for his credit, for himself. While only 7 per cent of the estimated economic value of human life in America is covered by insurance, yet the proceeds of life insurance constitutes 87 per cent of all that men in America leave to their families at death.

These facts show that men today as never before need the aid of our fraternities to help them to help themselves.—*Western Review.*

Ben-Hur Monthly Income, Disability Certificate gives ideal protection.

National Fraternal Congress

Program of the Fiftieth Anniversary of the founding of the Fraternal Benefit System in America, August 27, 28, 29, 1918. Bellevue-Stratford Hotel, Philadelphia, Pa.

Monday, August 26, beginning 10:00 a. m., meetings of the various sections of the Congress.

FIRST DAY—AUGUST 27

10:00 a. m.—Call to order by the President, Dr. R. H. Gerard, Supreme Chief, Tribe of Ben-Hur, Crawfordsville, Ind.

Prayer, by the Chaplain, Rev. F. T. McFadden, Richmond, Va.

Addresses of Welcome—

(a) From the City of Philadelphia—W. Freeland Kendrick, Collector of Taxes, City of Philadelphia, Chairman Fraternal Conclave Committee.

(b) From the State of Pennsylvania—Chas. H. Edmunds, Chairman Law Committee, Pennsylvania Grand Lodge, A. O. U. W.

Responses—

(a) Leroy Andrus, First President, National Fraternal Congress, Buffalo, N. Y.

(b) A. C. McLean, President Protected Home Circle, Vice-President, N. F. C. of A.

Welcome to our Canadian Brethren—

Response—W. C. Mikel, President Canadian Fraternal Congress.

Report of Committee on Credentials — Gilbert Howell, Chairman.

President's Address.

Appointment of Sessional Committees.

—Lunch—

2:00 p. m.—Roll Call.

1. Report of Executive Committee.
2. Report of Secretary.
3. Report of Treasurer.
4. Report of Committee on Statutory Legislation—Harry Wade, Chairman.

3:00 p. m.—Address, "Experiences and Deductions in Connection With the War Risk," Dr. C. Day Clark, Medical Board, Independent Order of Foresters, Toronto, Canada.

3:30 p. m.—Address, "Health Conservation," Dr. Lee K. Frankel, Treasurer American Public Health Association, New York City.

4:00 p. m.—Report of Special Committee on National Health Conservation—Mark T. McKee, Chairman.

4:30 p. m.—Report of Publicity Committee—Edward Newton Haag, Fraternal Mystic Circle, Philadelphia, Pa.

SECOND DAY—AUGUST 28

10:00 a. m.—Work of the Red Cross—Hon. Henry P. Davison, Chairman National Red Cross Council.

10:30 a. m.—Report of Congress Committee of National Red Cross—W. E. Brown, Chairmain, Ancient Order of Gleaners, Detroit, Mich.

10:45 a. m.—Report of Committee on Legal Coöperation—Howard C. Wiggins, Legal Adviser, Royal Arcanum, Rome, N. Y.

11:00 a. m.—Report of Special Committee on War Savings—Wm. Montgomery, Chairman, Secretary and General Manager Masonic Mutual Life, Washington, D. C.

11:15 a. m.—Address, "Social Insurance"—John Sullivan, Modern Woodmen of America, Kansas City, Mo.

11:45 a. m.—Address, "Reminiscences"—Richmond C. Hill, First Secretary N. F. C., Cuba, N. Y.

—Lunch—

2:00 p. m.—Reports of Sessional Committees.

3:00 p. m.—Address, "Social Hygiene"—Dr. Wm. C. Gorgas, Surgeon General, U. S. Army.

3:30 p. m.—Report of Committee on State of the Order and Statistics—Miss Bina M. West, Chairman, Supreme Commander W. B. A. of the Maccabees, Port Huron, Mich.

4:00 p. m.—Address—Gov. W. L. Harding, DesMoines, Iowa.

4:30—Memorial Service.

THIRD DAY—AUGUST 29

10:00 a. m.—Address, "What Should Properly Constitute the Mortuary or Benefit Fund?"—Sidney M. Pipe, Actuary, Independent Order of Foresters.

10:30 a. m.—Reports of Sections:

1. Presidents' Section—Hill Montague, Order of Golden Seal, President.
2. Secretaries' Section—J. V. Abrahams, Knights and Ladies of Security, President.
3. Medical Section—Dr. Tracy H. Clark, National Union, Acting President.
4. Law Section—Robert H. Lovett, Fraternal Reserve Life Association.
5. Press Section—Mary MacEachern Baird, Woman's Benefit Association, President.
6. Actuarial Section—Sidney M. Pipe, Independent Order of Foresters, President.

—Lunch—

2:00 p. m.—Report of Committee on Ethics—Mrs. Julia Ward Clingen, Ladies' Catholic Benevolent Association, Oak Park, Ill.

2:30 p. m.—Unfinished business.

3:00 p. m.—New business.

4:00 p. m.—Communications and bills.

4:30 p. m.—Installation of officers.

—Adjournment—

OFFICERS

President—Dr. R. H. Gerard.
Vice-President—A. C. McLean.
Secretary—W. E. Futch.
Treasurer—A. E. King.

Executive Committee—Dr. R. H. Gerard, A. C. McLean, I. I. Boak, J. M. Kirkpatrick, Hill Montague, Henri Roy, John J. Hynes, George P. Kirby.

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.

Happiness is something we make for ourselves. We cannot go to the stores and buy it ready-to-wear. Our friends cannot give it to us, and a sorry muddle they make, oftentimes, trying to do so. The sooner we stop looking outside for happiness and start our little home factory, the sooner we shall get what we are after.

The Song of Liberty

[The following poem was written by Franklin M. Crispin, National Chairman of the Liberty Sing Committee, of the National Fraternal Congress of America. The music was composed by Wassili Lepe, a noted composer, and who will direct the singing at the coming Great Fraternal Conclave in Philadelphia August 27, 1918.]

We want our Nation singing
To the boys across the sea;
We will all fight Freedom's battle
As we sing for Liberty.

We want each father singing
A message to his son,—
To sing him into battle
And to Victory o'er the Hun.

We want each mother singing
To the boy that she has borne,—
To sing a blessing—bravely given—
Tho' her mother-heart be torn.

We want each wife and sweetheart,
Through the lonely waiting days,
To sing her soldier-lover
Songs of love and songs of praise.

We want our children singing,
With voices high and clear,
To sing for future Liberty
So all the world may hear.

Let us all sing the Songs of Battle—
Our songs must never cease
Till we sing the Song of Victory!
Then we'll sing the songs of Peace.

ARTHUR B.EATON
W.FREELAND KENDRICK
EDWARD NEWTON HAAG

Active Workers for the World's Greatest Fraternal Conclave

National Fraternal Congress

While the Fraternal Conclave is the real significance of the coming celebration, the meeting is to mark the fiftieth anniversary of the organization of Fraternal Beneficial Societies in this country.

And this leads us back to Meadeville, Pennsylvania, October, 1863, where was then formed the first Beneficial order organized to pay substantial sums on the death of members. In the car shops at Meadeville was a blacksmith, John J. Upchurch, who, believing that the Fraternal Orders then in being were only slightly beneficial, and convinced that an order which would pay $1000 benefits on the death of a member would not only be doing a good work but would rapidly grow in importance. He gathered together a few friends agreeing with his proposition. They formed the Ancient Order of United Workmen.

J. J. Upchurch, now generally alluded to as "Father" Upchurch, because of his pioneers work, had heard of the workings of the British friendly societies, and believed that they could be naturalized here with improvements. The order, founded in 1868, not only grew in importance, but it had the effect of inspiring many new societies. At the present time it is estimated that there are 200,000 lodges of fraternal orders in the United States, and these have a united membership of more than sixteen million.

But what is remarkable about the coming congress and its accompanying patriotic Fraternal Conclave, which is to be held in Independence Square on the evening of August 27, is the fact that in these meetings there will be found side by side such antipodes as Orangemen and Knights of Columbus, Masons and Ancient Order of Hibernians, Jews and Christians, all united in a common bond of fraternalism.

This meeting of the Fraternal Congress and Fraternal Press Association together with the Conclave will set an example to the world of what real fraternalism means. It is even expected by some of those in charge of the celebration that the announcement of the meeting will do more to bring the Russian people together and into the bond of universal brotherhood than any number of embassies to the land of the "Seven Russias."

It will be one of the duties of this conclave to adopt a declaration of fraternalism, and copies of this document will be forwarded to the Russians, who are waiting for the light.

W. Freeland Kendrick

W. Freeland Kendrick, Chairman, and Arthur B. Eaton, Secretary of the Committee on Arrangements, and Edward N. Haag, Publicity Manager for the Patriotic Fraternal Conclave to be held in Philadelphia, Pa., Tuesday evening, August 27, are very busy men. This celebration will be held in Independence Square facing the shrine of American Freedom, and which Freedom is the hope of the world. This will be the Annual session of the National Fraternal Congress of America and the National Fraternal Press Association and will be held in commemoration of the Fiftieth Anniversary of the establishment of the Fraternal Beneficial protection in America. This event will be of international importance, as it emphasizes the difference between free government and the enforced slavery of Hohenzollrnism and which are the would-be crushers of manhood, defilers of womanhood, and destroyers of childhood.

Arthur B. Eaton

Mr. Eaton was at one time in charge of the State of Pennsylvania for the Royal Arcanum. He is still a national leader in that Society, having been largely instrumental in bringing about the adoption of adequate rates.

He is a lawyer with an extensive practice and is a thorough Fraternalist who is constantly in demand as a public speaker on fraternal and other themes. He is one of the officials of the Pennsylvania Fraternal Congress.

Edward Newton Haag

Edward Newton Haag, Chairman of the Publicity Committee of the Congres, is Editor of *The Recorder*, the official publication of the Fraternal Mystic Circle, of Philadelphia. He is a lawyer, by profession, and a true fraternalist at heart.

The February issue of *The Roycroft*, in connection with his picture, has the following to say: "A Fraternalist who has introduced a Bill into the Legislatures of many States, and into the Senate of the United States, to devote one day a year to Homes and Neighborliness and Happiness; a National Fraternal Day. Lord knows we need it. A lawyer with a vision."

Patriotic Fraternal Conclave

It is to impress upon the minds of the peoples of all nations, tongues and creeds that God and Home and Country, as exemplified by the principles of the Fraternal and Beneficial Orders and Societies in this country to the number of more than 16,000,000, are watchwords which make for all that is really worth while here and hereafter, and that Americans pledge anew their loyalty and devotion to the heaven-inspired and hallowed memories which cluster around Independence Hall and those who had the courage and other noble qualities which make this the "land of the free and the home of the brave," as also the beacon light of hope to the downtrodden and oppressed of all lands.

It is certainly well worth noting that Chairman Kendrick, in this connection, is a Fraternalist in the fullest and best sense of the word. He is the Potentate of Lu Lu Temple and also holds the honored position of President of the Masonic Home and Elkins Orphanage, one of the most noble institutions of the kind in the world. Recently, in celebration of his forty-fourth birthday, he entertained some hundreds of little children and old men and women from the Home and Orphanage in a most bountiful and whole-souled manner.

For the first time in the history of the world, societies and orders representing Protestants, Catholics, including the Knights of Columbus, and many other leading Catholic organizations. Hebrews, and men and women of every creed and nationality, will join in a great Patriotic Fraternal Conclave at the Shrine of American Freedom on Tuesday, August 27. As such it will be a world event of the first magnitude.

Charles M. Schwab, who has applied the principles of Fraternalism to such marvelous advantages in shipbuilding and other vital war industries, writes stating he hopes he can be present at the opening session of the Congress and also on Tuesday evening, August 27, in Independence Square. He cannot promise definitely so far ahead, but he says he will try to be on hand.

Many departments of the Government are taking a deep interest in the forthcoming Conclave, and President Wilson will deliver the oration, if conditions are auspicious and he can leave Washington on that date. Former Ambassador to Germany James W. Gerard, who is related to President Gerard of our National Fraternal Congress, will also be present and make an address.

The officers of all orders and societies should get in touch with Secretary Arthur B. Eaton, 1200 Penn Square Building, Philadelphia, and make preparations to march to Independence Square with bands playing, in full regalia, with accompanying floats, if possible. The Philadelphia Chamber of Commerce, the greatest commercial organization in the world, is splendidly coöperating to make the Patriotic Fraternal Conclave on August 27, a success. As a loyal and patriotic Fraternalist you have both a privilege and duty to perform.

THE CHARIOT

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Nat'l Fraternal Press Association
1918

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. Gerard, M. D.……….Supreme Chief
Jno. C. Snyder…………..Supreme Scribe
Hon S. E. Voris, Supreme Keeper of Tribute
J. F. Davidson, M. D…Sup. Medical Examiner

GILBERT HOWELL……………Editor
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to The Chariot
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912. Acceptance for mailing at special rate of postage provided for in Section 1103, Act of October 31, 1917, authorized on July 3, 1918.

Typographical Union Label Crawfordsville

AUGUST, 1918

Let it be borne on the flag under which we rally in every exigency, that we have one Country, one Constitution, one Destiny.—Webster.

Ben-Hur Monthly Income, Disability Certificate gives ideal protection.

How appropriate for The Chariot to use the illustration of General Pershing on the first page in this issue of The Chariot, which also contains the first call from our membership for a contribution to the War Risk Fund for our Society.

Brother A. C. McDonald, a candidate for nomination as Lieutenant Governor of Ohio, is a most loyal and enthusiastic member of Ilderim Court No. 1 of Dayton, Ohio, and we feel the Tribe of Ben-Hur will be honored if he is nominated and elected.

It is a happy coincident that our Supreme Chief, Dr. R. H. Gerard, should be the President of the National Fraternal Congress of America at the time when the Fiftieth Anniversary of the establishment of the Fraternal Beneficial Protection in America is being celebrated.

The Ohio Ben-Hur Congress will be held at Cleveland, Ohio, August 13-14, and the State Scribe, Brother W. E. Loyd, of 1707 Woodward Avenue, Springfield, Ohio, has sent out an urgent letter to each and every Court in their district, asking them to elect delegates and attend the meeting.

The new Monthly Income and Disability Certificate is proving more popular than was anticipated. It is certainly the ideal protection and is the essence of Fraternal protection perfected to the highest degree. The insurance issued by the Old Line Life Insurance companies cannot be compared with it.

If our soldier boys deliberated as long over doing their duty as some of our people at home hesitate over doing theirs, the victory would be doubtful. It is a sort of financial cowardice to hesitate to put your money in United States Government securities, and to deliberate over the wisdom and patriotism of the investment is to hesitate in supporting our soldiers.

Amalgamation

In accordance with the action of the Supreme Tribe at the Eleventh Regular Session, June 4-5, 1918, Simonides Court No. 1 and Balthasar Court No. 9 of Indiana have been consolidated and in future will be known as Simonides Court No. 1. Since the organization of the Society Balthasar Court No. 9 has been the Court-at-large, but all members have now been transferred to Simonides Court No. 1 by action of the Supreme Body. This will place Simonides Court No. 1 in the second place among the Courts on the Roll of Honor in the Supreme Jurisdiction and will make it the largest Court in the State of Indiana.

A good workman somehow manages to have good tools, and the successful deputy is always ready with facts and persuasion. — *Fraternal Monitor.*

Most of us can not go into the fighting forces; most of us can not enter into those industries directly connected with the war, but all of us can show our neighbors that we have the same brand of patriotism and are willing and anxious to serve by denying for ourselves all unnecessary things.

The Indiana Fraternal Congress for the Tribe of Ben-Hur will hold its Annual Session at Peru, Indiana, commencing Wednesday, September 4, and from reports this will be one of the most interesting and helpful sessions the Congress has ever held. Our Supreme Chief and other Supreme Officers are expected to be present and a large attendance is promised from the various Courts throughout the State.

An American correspondent tells us that our boys in France are always smiling, even when they enter the trenches, when they charge, and when they return from battle. If they can face death with a smile, certainly we who stay at home can do our part without grumbling. And that part consists in our producing all possible, and of consuming as little as necessary, thereof; buying War Savings Stamps with our savings.

Congress Anniversary

On page 2 of this issue is given the program for the National Fraternal Congress of America, which will celebrate the Fiftieth Anniversary of the founding of our Fraternal Beneficial Societies in America at Philadelphia, Pa. How appropriate that this celebration should be held in the city of Philadelphia, the "City of Brotherhood," and how opportune the time when we think of the great need of the hour for the manifestation of the brotherhood of man throughout the world. The Fraternal Beneficial System had its origin at Meadville, Pa., and the old Independence Hall of that Commonwealth, located at Philadelphia, will be utilized to commemorate this Fiftieth Anniversary.

The spirit of coöperation and mutual interest, not only of the individual but of all nations, makes this indeed an opportune time for such an important celebration. Our own Supreme Chief, Dr. R. H. Gerard, is President of the National Fraternal Congress of America, and his administration has been fraught with much good for our Fraternal Beneficial System. Each member of our Society can have a justifiable pride in the success of his administration.

The physical fitness of the folks back home is about as essential to the final winning of the war as that of the men who go to the front. And that physical fitness includes not only people engaged in obvious war work, but every man, woman and child in the country. Public morale and effective effort at home or in office or workshop, or anywhere else, depend largely upon health.

At the opening meeting of the National Physical Efficiency Conference at Summit, N. J., the establishment of training camps for civilians was suggested, where the training would be as rigid and disciplined as that of our soldiers, "to the end that we shall have the physical strength to endure and work to the highest pitch of efficiency."

One of the finest fruits of the widespread war gardening is not the vegetables it adds to the nation's store, although that is important. It is the health that the outdoor work is bringing to city men usually confined to offices, who are now devoting their leisure hours to digging around in the back yard. They are finding that they can do their regular work better and with less fatigue because of their work in the "training camp" of the war garden.

The war seems to have stimulated an added interest in outdoor life, and has centered public attention more than ever before upon the need for public health for effective work. Just now health is valuable as a means of winning the war. After the war we may have time to appreciate the greater joy in living that health has brought us.—*Ex.*

Ben-Hur Monthly Income, Disability Certificate gives ideal protection.

The Great Knitter

"I am convinced," says President Wilson, "that not a hundred years of peace could have knitted this nation together as this single year of war has knitted it together; and better even than that, if possible, it is knitting the world together."

He speaks of the inspiring spectacle of twenty-three allied nations, representing the greater part of the world's population, being drawn together with a new sense of common interest, a community of purpose, a new perception of the unity of human life.

It is a self-evident fact that the more enlightened nations are drawing closer together than ever before. And this process is, naturally enough, most effective and impressive where they mingle on the battle front.

Dispatches from France speak significantly of the fine comradeship that is springing up between our troops and those of our allies. For the first time in our national history, large number of Americans of all kinds are really becoming acquainted with the French people and the British people. And to know each other means to become friends. The French and British have already formed their friendship. The Italians, the Belgians, the Portuguese and other allies come easily and readily into the new international understanding.

The extension of our own acquaintance and friendship is greatly hastened by the brigading of our troops with French and British units. It soon makes all the men one in spirit as in organization, and through them it reaches the people back home.

There's no doubt about it—the war is the Great Knitter. Mars, with his red needles, is knitting human unity.

Safe From Debts

When you are gone from this earth your creditors can step in and take practically everything you leave your dependent family, your money, your stocks and bonds, your real estate, your home and all your life insurance —except your Fraternal Life Insurance. Your certificate in the Tribe of Ben-Hur is protected by the laws of your state from the claims of all creditors and goes where you want it to go, to keep the loved ones from suffering and poverty.

Read your Chariot every month.

California Tirzah Clubs

To an unusual degree the true fraternal spirit is abroad in the Ben-Hur membership of California, and upon this foundation we predict a wonderful growth for our order in the state during the coming months and years.

We get the story direct from the lips of Sister A. P. Kelly, former Supreme Teacher, State Manager for California, and a regular attendant at all Supreme Meetings of our Society.

Just at this time these altruistic activities of the Pacific slope are best illustrated by the work being done in the name of Ben-Hur for the neglected and abandoned babies. There is a wonderful baby hospital in Oakland and one of its rooms bears the name "Ben-Hur." In it are two little beds, so that at all times two little waifs that nobody else cares for are being nursed to health and given a chance in life by the Tribe of Ben-Hur.

It was two years ago that the Tirzah Club of Live Oak Court No. 32, at Oakland, began its work for the babies under the leadership of Mrs. Lillian Appleby, who has been president of the club ever since it was organized. Active committees have always been at work and as a consequence a great deal has been accomplished. The club decorated, furnished and fully equipped the Ben-Hur room in the baby hospital besides providing the funds to maintain the two beds until about six months ago. At that time the Elizabeth Krug Club of San Francisco decided to help by purchasing and maintaining one of the beds. This club was started in September, 1915, and named in honor of Mrs. Elizabeth Krug Gerard, widow of the late Supreme Chief and founder, D. W. Gerard, and mother of the present Supreme Chief, Dr. R. H. Gerard.

It is the purpose to extend this work for the saving of abandoned babies to other parts of California, where Tirzah Clubs are organized or may be started. The Tirzah Club of Stockton Court, No. 15, is already helping financially in the project now going on and provision is made for the maintenance of the two baby hospital beds for a period of one year.

The Elizabeth Krug Club is also active in various kinds of war work and has been since the war began. Its particular specialty has been knitted goods and through the personal efforts and influence of Mrs. Dell Fosatti, president of the Club, they have been able to get their shipments direct to the trenches in France without delay. The club does its regular Red Cross work besides.

The story of this interesting humanitarian enterprise would be incomplete without mention of the devotion of Mrs. Mary A. Woodall, Past President of the Elizabeth Krug Club, who has been most generous and self-sacrificing from the beginning.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of June, 1918.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1510**
2	Empire City No. 84, New York, N. Y.	483
3	Palestine No. 2, Olean, N. Y.	234
4	Electric City, No. 75, Schenectady, N.Y.	200
5	Genesee Valley, 18, Rochester N.Y.	194
6	Jefferson No. 24 Watertown, N. Y.	164
7	Balthasar No. 77, Troy, N. Y.	104

Kentucky

1	Kentucky No. 11, Louisville, Ky.	1169
2	Henderson No. 3, Henderson, Ky.	349
3	Ashland No. 42, Ashland, Ky.,	233
4	Jehovah No. 4, Louisville, Ky.	324
5	Ludlow No. 9, Ludlow, Ky.	212
6	Covington No. 2, Covington, Ky	149
7	Daniel Boone No. 96, Paducah, Ky.	138

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1096
2	Balthasar No. 9, Crawfordsville, Ind.	895
3	Esther No. 4, Terre Haute, Ind.	741
4	Crescent City No. 122, Evansville, Ind.	631
5	Arrius No. 5, Indianapolis, Ind.	597
6	Simonides No. 1, Crawfordsville, Ind.	528
7	Marion No. 48, Marion, Ind.	394
8	Washington, 169, Washington, Ind.	325
9	Vanderburgh No. 127, Evansville, Ind	313
10	Princeton No. 43, Princeton, Ind.	281
11	Kendallville No. 20, Kendallville Ind.	263
12	Aldebaran No. 16, Peru, Ind.,	253
13	Malluch No. 45, Vincennes, Ind.	239
14	Vincennes No. 248, Vincennes, Ind.	233
15	Decatur No. 156, Decatur, Ind.	230
16	Huntington No. 68, Huntington, Ind.	226
17	Wabash No. 23, Wabash, Ind.	221
18	Elkhart No. 72, Elkhart, Ind.	214
19	Beech Tree No. 211, South Bend, Ind.	208
20	Orontes No. 77, Shelbyville, Ind	205
21	Evening Star, No. 281, Evansville, Ind.	199
22	Castalia No. 18, Muncie, Ind.	187
23	Queen City, No. 153, Marion, Ind.	187
24	South Bend, No. 41, South Bend, Ind	187
25	Greencastle No. 102, Greencastle, Ind.	185
26	Kokomo No. 33, Kokomo, Ind	185
27	Progressive No. 166, Hammond, Ind.	166
28	Oolitic, No. 54, Bedford, Ind.	164
29	Columbia City 92, Columbia City, Ind.	161
30	Logansport No. 233, Logansport, Ind.	156
31	Richmond, No. 42, Richmond Ind.	156
32	Chariot No. 38, Lafayette, Ind	145
33	Isis No. 32, Anderson, Ind.	144
34	Boonville No. 59, Boonville, Ind.	139
35	Hartford City, 36, Hartford City, Ind.	135
36	Posey No. 105, Mt. Vernon, Ind.	132
37	Antioch No. 12, Garrett, Ind.	130
38	Maple City No. 125, LaPorte, Ind.	126
39	Germania No. 165, Evansville, Ind.	121
40	Corydon, No. 184, Corydon, Ind	115
41	Bismarck No. 134, Terre Haute, Ind.	111
42	Tennyson No. 203, Tennyson, Ind.	104
43	Sandborn No. 67, Sandborn, Ind.	103

Ohio

1	Portsmouth No. 109, Portsmouth, O.	1042
2	Forest City No. 15, Cleveland, O.	583
3	Ilderim, No. 1, Dayton, O.	493
4	Lew Wallace No. 189. Dayton, O.	430
5	Esther No. 4, Hamilton, O.	404
6	Washington No. 43, Toledo, O.	351
7	Canton No. 57, Canton, O.	318
8	Springfield No. 31, Springfield, O.	288
9	Crockery City No. 111, E. Liv'r'l, O.	255
10	Lincoln No. 23, Lima, O.	249
11	Toledo No. 34, Toledo, O.	235
12	Columbus No. 213, Columbus, O.	184
13	Mars No. 151, Cincinnati, O.	179
14	Butler No. 99, Hamilton, O.	175
15	Ben-Hur No. 7, Findlay, O.	170
16	Akron No. 243, Akron, O,	157
17	Athenian No. 80, Warren, O.	142
18	Aldebaran No. 14, Youngstown, O.	135
19	Balthasar No. 3, Cincinnati, O	130
20	Lincoln Heights No. 112, Cleveland	118
21	State No. 233, Columbus, O.	107
22	Victory No. 176, Cincinnati, O.	104

Iowa

1	Aldebaran No. 12, Cedar Rapids, Ia.	794
2	Melchior No. 8, Waterloo, Ia.	568
3	Tirzah No. 3, Mason City, Iowa	301
4	Cedar Rapids, No. 65, Cedar Rapids, Ia.	229
5	Roman No. 98, Sioux City, Ia.	199
6	Jewel No. 2, Council Bluffs, Ia.	141

Alabama

1	Birmingham, No. 1, Birmi'ham, Ala.	754
2	Sheffield No. 18, Sheffield, Ala.	108
3	Florala No. 42, Florala, Ala.,	101

Illinois

1	Triumph No. 17, Decatur, Ill	713
2	Ithamar No. 1, Danville, Ill	524
3	Centralia No. 153, Centralia, Ill.,	493
4	Caledonia No. 59, Urbana, Ill	425
5	E. St. Louis No. 136, E. St. Louis, Ill	420
6	Balthasar No. 2, Champaign, Ill.,	348
7	Friendship No. 61, Chicago, Ill.	299
8	Miriam No. 11, Kensington, Ill	281
9	Lawrenceville, 86, Lawrenceville, Ill.	252
10	Galesburg No. 50, Galesburg, Ill	225
11	Vojta Naprstek No. 176, Chicago, Ill.	220
12	Danville No. 474, Danville, Ill.	216
13	Castalia, No. 154, Joliet, Ill.	201
14	Valhalla No. 63, Chicago, Ill	198
15	Granite No. 144, Granite City, Ill.	195
16	Mt. Vernon No. 115, Mt. Vernon, Ill	187
17	Harrisburg No. 116, Harrisburg, Ill.	184
18	Mira No. 97, Mt. Carmel, Ill.	173
19	Fox River No. 508, Aurora, Ill.	173
20	Metropolis No. 181, Metropolis, Ill.	170
21	Waukegan No. 76, Waukegan, Ill.	167
22	Murphysboro No. 222, Murphysboro, Ill.	162
23	Damascus No. 41, Springfield, Ill.	161
24	J. C. Hale No 149, Mattoon, Ill.	159
25	Vodnany No. 333, Chicago, Ill.	156
26	Melchior No. 27, Charleston, Ill	156
27	Kankakee No. 91, Kankakee, Ill.	155
28	Auburn No. 49, Auburn Park, Ill.	153
29	K. J. Poniatowski No. 240, Chicago, Ill.	150
30	Vlastimel, No. 186 Chicago Ill.,	146
31	Litchfield No. 169, Litchfield, Ill.	141
32	Guiding Star No. 271, Springfield, Ill.,	140
33	Effingham No. 36, Effingham, Ill	134
34	Olney No. 12, Olney, Ill.	133
35	Mt. Carmel No, 453, Mt. Carmel, Ill.	128
36	Grayville No. 28, Grayville, Ill.	123
37	Linne No. 262, Rockford, Ill.	120
38	Cairo No. 171, Cairo, Ill.	113
39	Kewanee No. 258, Kewanee, Ill.	112
40	Robinson No. 48, Robinson, Ill.	106
41	Madison No. 200, Madison, Ill.	102
42	Brighton No. 535, Chicago, Ill.,	101
43	Columbia No. 74, Chicago, Ill.,	100
44	Superior No. 372, South Chicago, Ill.	100

Tennessee

1	Usona No. 36, Memphis, Tenn.	601
2	Nashville No. 100, Nashville, Tenn.	355
3	Ben-Hur No. 1, Knoxville, Tenn,	143

Missouri

1	Carnation No. 7, Kennett, Mo.	532
2	Century No. 26, St. Louis, Mo	337
3	Iris No. 141, Springfield, Mo.	241
4	Independence No. 159, Dexter, Mo	178
5	Morehouse No. 10, Morehouse, Mo.	155
6	Lone Rock No, 156, Chaffee, Mo.	126
7	Mizpah No. 90, Cardwell, Mo.	121
8	Sikeston No. 9, Sikeston, Mo.	118
9	Golden Rod No, 22, St. Joseph, Mo.	110
10	Benton No. 143, St. Louis, Mo.	104
11	Simonides No. 61, St. Louis, Mo.	100

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	463
2	Lincoln No. 118, Lincoln, Neb.	313
3	Mecca No. 13, Omaha, Neb.	270
4	York No. 61, York, Neb.	138
5	Fontenelle No. 158, Omaha, Neb.	131

Mississippi

1	Meridian No. 2, Meridian, Miss,	373

Pennsylvania

1	Pioneer No. 42, Scranton, Pa.	353
2	Keystone No. 1, Bradford, Pa.	345
3	Lew Wallace No. 17, Meadville, Pa.	283
4	Harmony No. 43, Sharon, Pa.	252
5	New Kensington, 11, N. Kensington, Pa.	237
6	Benj. Franklin No. 97, Phila' Pa.	213
7	Trevyline No. 12, Jeannette, Pa.	151
8	Rigel, No. 9, Newcastle, Pa.	138
9	Arrius No. 4, Braddock, Pa.	127

W. Virginia

1	Parkersburg No. 1, Parkersburg, W.Va.	327
2	Huntington No. 15, Huntington, W.Va.	125

Virginia

1	Roanoke No. 4, Roanoke, Va.	313

Washington

1	Tacoma No. 2, Tacoma, Wash.	300
2	Oriental No. 6, Seattle, Wash.	1[illegible]8

Texas

1	Tirzah No. 10, Dallas, Tex.	281
2	Ithamar No. 3, Cleburne, Tex.	277
3	Lone Star No. 1 Ft. Worth, Tex.	241
4	Simonides No. 11, Marshall, Tex.	226
5	Arrius No. 68, Wichita Falls, Tex.	225
6	Greenville No. 39, Greenville, Tex.	171
7	Ben-Hur No. 5, Houston, Tex.	122

Arkansas

1	Egyptian No. 4, Paragould, Ark	209
2	Esther No. 3, Jonesboro, Ark	207
3	Century No. 10, Wynne, Ark.	126
5	Rose City No. 40, Little Rock, Ark.	123
4	Argenta No. 71, Argenta, Ark.	106

Michigan

1	Fort No. 180, Detroit, Mich.	203
2	Eros No. 27, Saginaw, Mich,	296
3	Queen No. 43, Battle Creek, Mich	152
4	Union No. 159, Detroit, Mich.,	149
5	Kalamazoo, No. 4, Kalamazoo, Mich.	125
6	Ilderim No. 9. Jackson, Mich.	123
7	Ben-Hur No. 1, Flint, Mich.	107
8	Mars No. 31, Bay City, Mich.	105
9	Peerless No, 100, Lansing, Mich.	104
10	State No, 150, Detroit Mich.	101

Georgia

1	Whitfield No, 7, Savannah, Ga.	189
2	Progressive No. 24, Atlanta, Ga.	162

Oregon

1	Ben-Hur No. 9, Portland, Ore	178

District of Columbia

1	Washington No. 1, Washington, D. C.,	177

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	143
2	Maryland No. 1, Baltimore, Md.	108

Colorado

1	Sterling No. 16, Sterling, Colo.	134
2	United Court No. 20, Denver, Col.	119

Kansas

1	Junction City No. 2, Junction City, Kans.	131
2	Liberty No. 61, Kansas City, Kan.	130

Oklahoma

1	Hugo No. 58, Hugo, Okla.	131
2	Ben-Hur No. 76, Muskogee, Okla.	121
3	Oklahoma No. 1, Oklahoma City, Okla.	115
4	Tulsa No, 8, Tulsa, Okla.	106

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	127

California

1	Los Angeles, No. 19, Los Angeles, Cal.	110
2	Simonides No. 4. Los Angeles, Cal.	107

Louisiana

1	Star of Bethlehem No. 6, New Orleans	110
2	Lafayette No. 1, Lafayette, La.	108

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Table 4, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

AGE	Table 2	Table 3	Table 4
18	$1 00	$1 05	$ 91
19	1 02	1 07	92
20	1 04	1 09	94
21	1 07	1 12	96
22	1 09	1 15	98
23	1 12	1 18	1 00
24	1 15	1 22	1 02
25	1 19	1 26	1 04
26	1 22	1 30	1 07
27	1 26	1 34	1 09
28	1 30	1 38	1 12
29	1 34	1 43	1 15
30	1 39	1 48	1 18
31	1 44	1 53	1 21
32	1 49	1 58	1 24
33	1 54	1 64	1 28
34	1 59	1 70	1 32
35	1 64	1 77	1 36
36	1 71	1 84	1 40
37	1 78	1 92	1 44
38	1 84	1 99	1 48
39	1 91	2 07	1 53
40	1 99	2 16	1 58
41	2 07	2 25	1 64
42	2 15	2 35	1 69
43	2 25	2 46	1 75
44	2 35	2 57	1 81
45	2 45	2 70	1 88
46	2 56	2 83	1 94
47	2 68	2 96	2 02
48	2 80	3 10	2 09
49	2 93	3 26	2 17
50	3 06	3 42	2 26
51	3 21	3 60	2 35
52	3 37	3 79	2 44
53	3 54	4 00	2 54
54	3 72	4 22	2 65
55	3 91	4 46	2 76

Certificates will be issued for $500 or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life under tables 2, 3, and 4.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class B may transfer at attained age without re-examination from Term Table 4 to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made on or before reaching the age of fifty-five.

Table 1

Income and Disability Certificates will be issued for $1,000 or any multiple of $500 in excess thereof, up to and including $5,000, at the following rates per $1,000:

Age.	Monthly	Semi-Annual.	Annual
16	$1.00	$ 5.70	$11.12
17	1.02	5.84	11.39
18	1.05	5.99	11.69
19	1.08	6.15	12.00
20	1.11	6.32	12.34
21	1.14	6.50	12.69
22	1.18	6.69	13.06
23	1.21	6.89	13.45
24	1.25	7.11	13.87
25	1.29	7.33	14.31
26	1.33	7.57	14.77
27	1.38	7.82	15.26
28	1.42	8.09	15.79
29	1.47	8.37	16.34
30	1.53	8.68	16.93
31	1.58	8.99	17.55
32	1.64	9.34	18.22
33	1.71	9.70	18.93
34	1.78	10.09	19.68
35	1.85	10.50	20.48
36	1.93	10.93	21.33
37	2.01	11.40	22.24
38	2.10	11.90	23.22
39	2.19	12.43	24.26
40	2.29	13.00	25.37
41	2.40	13.61	26.56
42	2.52	14.27	27.85
43	2.64	14.98	29.22
44	2.78	15.74	30.71
45	2.92	16.56	32.31
46	3.08	17.45	34.05
47	3.26	18.42	35.94
48	3.44	19.48	38.00
49	3.65	20.63	40.25
50	3.88	21.90	42.73
51	4.13	23.29	45.45
52	4.40	24.85	48.48
53	4.71	26.57	51.84
54	5.06	28.50	55.61
55	5.45	30.68	59.87

Ben-Hur members holding Term, Whole Life, or Death and Disability Certificates may apply for as much as $5,000 additional protection under this form of certificate.

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.

Our Supreme Scribe, Brother Jno. C. Snyder, as President of the Montgomery County Chamber of Commerce, is in receipt of the following letter from Washington, D. C., which explains the need of qualified persons for Government Service:

MECHANICS AND MACHINISTS, WANTED: The golden opportunity "to get behind the men who are behind the guns." An opportunity to serve your country and earn good money, while you stay in America permanently. Fine wages, healthful surroundings; no shut-downs next winter from coal shortage. Have a part in this gigantic business of war. You have sent your sons, now send the guns to protect them. If you are not already engaged at Government work, offer your skill to your country and write the Employment Department, Watervliet Arsenal, Watervliet, N. Y.

WILKES BARRE, PA.,
268 South River Street,
July 4, 1918.

Balthasar Court No. 9, Tribe of Ben-Hur:

Officers and Members,—I wish to thank you for your kind expressions of sympathy during my late bereavement. Also the prompt payment of the warrant for my husband's insurance. I do not know, in words, how to thank you.

I shall always remember you kindly, and when my boys are old enough I shall urge them to become members of the Tribe of Ben-Hur.

The death of my husband has broken up our home and we hope soon to go back to my girlhood home in Cincinnati, Ohio, where I am sure a flourishing Court exists. Again thanking you, I remain sincerely,

ROSE P. BUNNELL.

Ben-Hur Monthly Income, Disability Certificate gives ideal protection.

WANTED—Fraternal Deputies, men and women, for the State of Kentucky. Those who want to do better work and make more money should write Spalding E. Michot, State Manager, 708 Realty Building, Louisville, Ky.

TRIBE OF BEN-HUR

Reminder of Monthly Payments

To Beneficial Members, Tribe Ben-Hur:

The Regular Monthly Payment on your Beneficial Certificate for the month of August, 1918, is now due and must be paid to the Scribe of your Court on or before, the 25th day of this month without notice.

In accordance with a resolution unanimously adopted by the Supreme Tribe a Special War Risk Fund has been established. This Fund is procured by a special levy of fifteen cents per month on each and every Beneficial Member, thereby making it a Patriotic Contribution, but which is obligatory upon each and every Beneficial Member. The first levy of fifteen cents is due August 1, 1918, and must be paid to the Scribe of the Court on or before the 25th day of the month, together with your Regular Monthly Payment.

Each Beneficial Member will be required to pay the fifteen cents as the Second Payment to the Special War Risk Fund for the month of September on or before the 25th day of that month together with the Regular Monthly Payment as provided by the Laws of the Order.

In event of your failure to pay the Monthly Payments and Assessments you will stand suspended without notice, as provided by our laws.

Fraternally in T. B. H.,
JNO. C. SNYDER, Sup. Scribe.
Crawfordsville, Indiana.
August 1, 1918.

UNDER THE PALMS

CHICAGO CORNER

Valhalla Court No. 63 had a very interesting meeting Tuesday evening, June 18. After a short business session we had our "Bunco Party." Prizes were awarded and refreshments served by the committee in charge. All who attended this entertainment report having had a splendid time.

Tuesday, July 2, was "Friends' Night," and we also had the dedication of our Service Flag, which contains nineteen stars. Our Scribe made the presentation of the flag to the Chief and reported the names of the members who are in the service.

The Tirzah Club are doing their share toward the war service, having purchased $500.00 worth of Liberty Bonds, and caring for the boys in every way possible. The first meeting night of each month is for social functions and we are always glad to have visitors from other Courts.

CORRESPONDENT.

Friendship Court No. 61 held a Basket Picnic at Humboldt Park, July 6, for members and their friends, which was enjoyed by all. We were very glad to see so many present at our Children's Party and also Euchre Party. Be sure and attend our next meeting, August 14, for Brothers Sherbahn and Meyers will entertain the members.

Do not forget, September 11, "Jno. C. Snyder Night," an evening of great interest. We extend a hearty welcome to members of other Courts to visit Friendship Court No. 61. We meet at 19 West Adams street, second and fourth Wednesdays of every month.

A calendar of our meetings was sent to each and every member, therefore, the members know in advance what is going to take place, and it makes the meetings very interesting.

Commencing August 1, and continuing until the close of the war, all members are taxed 15 cents per month, for a "Patriotic Fund," which is a worthy cause, and will help our soldier boys who are fighting for us. Same to be paid by the members and collected by the Scribes at the time of regular payment.

Our new Scribe is Miss Mildred Kennedy, 4340 Monticello Avenue, Chicago.

REPORTER.

NEWS FROM THE COURTS

Arkansas

ARGENTA, ARK.—July 1, Argenta Court No. 71 had a very pleasant meeting. After the routine of business was completed, a special program was put on, consisting of piano selections by Mrs. Maybelle Thompson and Mrs. Nona L. Phillips, after which Miss Esther E. Lively gave her "Dance of the Flowers," accompanied by Mrs. Mitchell on the piano.

Mrs. Thompson, Mrs. Mitchell, and Miss Lively are members of Rose City Court No. 40 and willingly came from Little Rock to assist us in our program. Miss Lively is very clever, and her dainty manner of dancing and her charming personality, has made her exceedingly popular with both Courts. District Manager D. R. Henry had an amusing Chinese monologue. None of us could understand the language, but it sounded extremely funny.

State Manager A. S. Bradshaw made an address in behalf of the War Savings Campaign and told the members that Brother Henry was one of the War Savings Committee and for us to subscribe all we could through him. Mr. Bradshaw thanked the members for the pleasant meeting, and also thanked the fifteen members of Rose City Court who had come for a visit to our Court.

District Manager Henry invited all the members of our Court to visit the meeting of Rose City Court on July 8. Our next meeting will be held on July 15, when we will have a large class to initiate, and we will give the full degree work. REPORTER.

LITTLE ROCK, ARK.—Rose City Court No. 40 had a short business meeting on July 8, after which an open meeting was held. Our entertainment committee had prepared a program as follows:

Introductory Selections on Piano..........	Mrs. Maybelle Thompson
Reading........................	Inez Johnson
Song—"We'll Can the Kaiser"............	Naida and Floyd Townsend
Indian Character Dance........	Esther Lively
Dialogue of Ben-Hur and Arrius (in costumes)...	David Townsend and W. H. Wells
Cornet Duet..	David Townsend and son Floyd
Piano Selections..	Mrs. Tompson, Mrs. Mitchell

After the program was over we had an impromptu dance which was greatly enjoyed by the young folks. About twenty members of Argenta Court No. 71 visited our meeting, and several members helped with our program. We are all invited to attend their meeting at Argenta, July 15, to witness the full degree work. District Manager Henry encourages these two Courts to coöperate with each other, and to visit all meetings possible. Our attendance is good, and we plan to have interesting meetings all summer.

CORRESPONDENT.

Illinois

URBANA, ILL.—Wednesday evening, May 29, Caledonia Court No. 59, gave a Red Cross Benefit Entertainment under the auspices of the Tirzah Club. The hall was appropriately decorated with large Red Crosses and flags. The following program was rendered:

Song by the Juvenile Patriotic Club, led by Virginia Thornsburg.
Vocal Solo by Donald McCasky, of the University of Illinois.
Tom Thumb Wedding.
Vocal Solo by Virginia Thornsburg.
Classical Dancing by Miss Frances Martin.
Short Talk on Red Cross Work in Urbana by Mr. O. L. Browder.
Vocal Solo by Miss Lucy Lowe, accompanied by Miss Ethel Stevenson on the Piano.
Reading by Mrs. Beulah Brown.
Song by the Juvenile Patriotic Club.

The above program was interspersed by patriotic tableaux.

The program was brought to a close with a tableau of "Liberty" and the audience singing "The Star Spangled Banner."

Am pleased to report that we had a large assembly on that evening and the net proceeds were $41.65, which was turned over to the Red Cross. A MEMBER.

OLNEY, ILL.—Wednesday, July 10, Olney Court No. 12, had a splendid meeting, at which time thirty-nine members were initiated. Brother Charles Utterback having secured this large class from among the very best citizens of our city. He certainly knows how to build up Ben-Hur. His first introduction to our Court was June 12, since which time he has procured almost sixty new members. The members are giving him their enthusiastic support and are anxious to assist in every way they can, for they appreciate what it is to have a Deputy who can claim the confidence of the people.

July 24, we will have another large class and we are planning to make our Court the "Banner Court" of this State.

REPORTER...

Ohio

CLEVELAND, OHIO.—Great preparations are being made in our city for the State Congress which is to be held August 13-14. We hope to have a large delegation of members, as all of the Ohio Courts are expected to send delegates and they will be assured a royal welcome.

Friday, July 29, which is our Social Night, we are planning to have a shower for our newly weds, Brother Sigmond Keret (who is our Ben-Hur) and his bride, June Hentz. We hope on this occasion to formulate plans for a "Booster Club."

June 30, at the Baptist Church, our Court held a beautiful Memorial Service. An impressive sermon was delivered by Rev. Thomas and our Past Chief, Brother Ed. O. Peets, spoke very touchingly of our Order and our Flag. We have a beautiful Service Flag in honor of eleven of our boys who are at the front.

Brother C. A. Reynolds is now in charge of the work in our district and is working hard to procure a large class of candidates for initiation at the State Congress, and we hope his efforts will be rewarded. Our membership is interested and full of loyalty for our Order. REPORTER.

SPRINGFIELD, OHIO.—The time has come to think very seriously about the Eighteenth Annual Session of the Ohio State Congress, which will be held at Cleveland, August 13 and 14. At the last session in Toledo, the month of our meeting was changed from September to August, as everybody thought the weather would be more favorable and we would probably have a larger attendance. We urge all members who possibly can to make arrangements at once to attend this Convention. As it will be held during the warm weather, why not take your vacation at this time? Cleveland is an ideal city and the lake affords many trips of pleasure after our meeting is over.

All Courts are requested to elect three delegates and three alternates, that each Court will be sure to have three representatives at this meeting. Send their names to the State Scribe by August 1, together with the annual dues of $3.00. I am enclosing credentials which your Scribe will fill out and give to the elected delegates to be presented to the State Scribe at the opening of the Convention.

Cleveland will entertain the Convention this year in an elegant manner, and I can truly say that this Convention will be of interest and benefit to all. We will have some new features which will well pay you for the trip. All members of the Tribe of Ben-Hur are welcome and urged to attend this Convention, as well as Delegates, and I trust as many as possible will make arrangements to be with us. I would ask the Scribes to write me as soon as possible, that I will know how many Courts will be represented. Fraternally yours, W. E. Loyd, State Scribe, 1707 Woodward Avenue, Springfield, Ohio.

LIMA, OHIO.—Lincoln Court No. 23 is starting a campaign, their objective being to increase their membership to 500, Wednesday evening, July 10, we had a fine class of candidates and by the assistance of our District Manager, Brother W. S. Gayle, we are pretty certain of reaching our goal. Our State Manager, Brother R. G. Hungate, was with us at our last meeting and delivered a splendid and interesting address. We have an enthusiastic set of officers and Brother Friclenstein, as Chief, is keeping everybody interested in Lincoln Court, and deserves much credit for our present healthy condition.

We will have a good delegation of Representatives at the State Congress in Cleveland August 13-14, and wish to give notice to our sister Courts that if they keep up with us they will have to get into the fight at once.

REPORTER.

Colorado

STERLING, COLO.—Pledge Day was marked in Sterling by one of the most spectacular parades of the city's history. Various lodges of the city, in uniform or costume, the Sterling Military Band, the Red Cross workers, Boy Scouts, Junior Red Cross, the forces of the sugar factory, employes of the two railroads, floats, and decorated automobiles, formed in line and marched down Ash Street to Front Street and up Main Street to the Court House, where the program was given.

The parade presented a very elaborate and an inspiring appearance. No particular organization should be given more credit than the others, for all executed their parts with precision. The Rebekahs, the Tribe of Ben-Hur, the Boy Scouts, the Red Cross and Junior Red Cross, and the girls representing the various nations of the Allies, were particularly attractive in their line of march. The Elks, in a comic role, followed by a float representing the suffering of the Kaiser in the world to come, provoked considerable mirth. Several floats in which the children were participants, were very clever and attracted no little attention.

Miss Isabel Henderson was Grand Marshal of the day and led the column. She was preceded by the police of the city, mounted.

The program at the Court House was in charge of Judge King, who made a short speech and introduced the speakers. L. G. Giacomini, District Vice Chairman of the War Savings Committee, was the first speaker. He was followed by John R. Coen, County General.

After the speaking came the execution of "Kaiser Bill" by the Elks, who sent him to his destination in a cloud of brimstone.

The Sterling Band delighted the crowd with patriotic music at intervals during the program. REPORTER.

Indiana

ELKHART, IND.—Friday, June 28, Elkhart Court, No. 72, dedicated their Service Flag with six stars. Our Court is doing active work in the war service, having purchased a $50.00 Liberty Bond and $25.00 War Savings Stamps. We have also organized a Red Cross Auxiliary, and in the past three months have made 500 bandages besides other Red Cross work.

Recently we participated in the Memorial Parade, when more than 7,000 people took part. We have given several open meetings which have been well attended and the interesting programs enjoyed by all present. We are preparing to initiate a class of candidates at our next meeting and are gratified at the interest manifested by the members of our Court. REPORTER.

PERU, IND.—Friday evening, July 6, Past Chief Riley E. Lehman installed the officers of Aldebaran Court No. 16, being assisted by Sister Carrie Williams, Daisy Archer, Nellie Anderson, Naomi Galey and Lucy Teel. The installing officers were complimented upon the impressive manner in which the services were conducted.

Chief-elect Irving G. Cook expressed his appreciation of the honor conferred upon him and thanked the members for the support given in making Aldebaran Court one of the foremost in fraternal, benevolent and patriotic work in the community.

Brother Cook called the members' attention to the importance of the "Welfare Work" of the Court in the community at large. Indiana Ben-Hur Fraternal Congress will be held in Peru, Wednesday and Thursday, September 4, and 5. Following the Chief's appointment of committees, a monthly Calendar of Events was announced for the term, which was approved by the Court. The Calendar is as follows:

First Friday night of each month detailed report of Scribe and Keeper of Tribute for previous month's affairs, including report of Scribe to Supreme Scribe. Special subjects of interest pertaining to the laws of the Order will be discussed at this meeting; the question box will be opened and questions will be answered and discussed.

The second Friday night of each month has been set aside for initiatory services and degree work.

The third Friday night will be designated as patriotic night, a program of which will be announced in the papers of our city and at the previous weekly meeting.

The fourth Friday night will be given over to the monthly entertainment committee, at which time some form of social enjoyment will be arranged for members of the Order and their invited guests. This will be the only open meeting in each month, all other meetings will be for members of the Society only.

The fifth Friday night, of which there will be two in this term, Friday, August 30, and Friday, November 29, will be set apart for the entertainment of and by the children of members of the Society and designated as Children's Night.

Our Court is the proud possessor of three Liberty Loan Bonds, also twelve War Savings Stamps, and a monthly subscriber to the Miami County War Chest Fund. Our Service Flag contains fourteen stars, one of which is a gold one, due to the death of Brother Alonzo D. Sarver, who lost his life by drowning, while at Camp Shelby, Hattiesburg, Miss. Our slogan is, "Make Friday Night Ben-Hur Night," and "Boost for the Indiana Ben-Hur Fraternal Congress." REPORTER.

Minnesota

ST. PAUL, MINN., 229 Norris Street.—I wish to express my sincere thanks to the officers and members of Balthasar Court No. 9 and the Supreme Officers at Crawfordsville, Indiana, for the prompt settlement of my claim, upon the death of my wife. I am a member of five different Orders, but Ben-Hur beats them all for quick action.

This is of great benefit when death comes to a family, for the settlement of doctor and funeral bills and other expenses make increased demands. Again thanking you, I am,

Fraternally yours in T. B. H.,
ISADORE SCHWARTZ.

Michigan

SAGINAW, MICH.—An unusually successful ice cream social was held by Eros Court, No. 277, Thursday, July 11, at the residence of Mr. and Mrs. Ed. Bissonette, corner of Thirteenth and Wadsworth. About 300 were present to partake of the refreshments which were served at tables on the lawn. The grounds were prettily decorated and illuminated with lanterns.

This was the first of a series of socials which will be given by the Court during the summer. The proceeds will be devoted to payments on Liberty bonds purchased by the Court. REPORTER.

BAY CITY, MICH.—The Eighteenth Annual Meeting of the Michigan State Congress will be held at Bay City, September 5, and 6, at the K. of P. hall.

Following are the officers for this year: Past Chief, W. H. Borrowman, Saginaw; Chief, L. Gertrude Prosser, Lansing; Judge, Margaret Peterson, Bay City; Teacher, Myrtle Breckway, Battle Creek; Scribe, Carrie M. Halladay, Battle Creek; Keeper of Tribute, Isabelle Hall, Detroit; Captain, A. P. Cauffman; Guide, George Fenton; Keeper of Inner Gate, Clara West, Marshall; Keeper of Outer Gate, Noel C. Phy.

A selected State Degree Team will exemplify the work and there will be several new Courts represented. Prizes will be awarded the three best papers submitted, to deal upon any topic of interest to the Order.

Howard McDonald, of Bay City, is to give the address of welcome and O. J. Benjamin of Battle Creek has been asked to give the response. An enjoyable and profitable time is anticipated by all who attend, and many new ideas will be carried home by the respective delegates.

CARRIE M. HALLADAY, State Scribe.
228 North Washington St., Battle Creek, Mich.

Mississippi

CAMP SHELBY, MISS.—Knowing the interest of everybody in the soldier boys, I write concerning my army life. I belong to Battery A of the 137th Field Artillery, and am a member of Kendallville Court No. 20 of Kendallville, Ind. It is very warm down here in Mississippi for our troops, but we are willing to fight wherever Uncle Sam may send us for the War Department understands better than we do and we shall obey orders We drill every day with our field pieces, which include three cannon with horses and carriage. We find plenty to do to keep us busy every hour of the day. It may be that some of us will be sent over seas soon, we are anxious to go and get a shot at the Huns. With best wishes and good luck to all. HERBERT D. COCKRELL.

When to Get Insurance

At once. Insurance will never again be so cheap. Health never waits for the procrastinator to catch up.

Before you are married, because you thereby establish a system of saving and economy at a time when you are most apt to become careless in money matters.

After marriage, because there is someone dependent on you, and there may be more.

When you are a confirmed bachelor and rich, because your branch of the family dies with you and a name is often forgotten. Perpetuate it by the endowment of some worthy cause.

When married and rich, so that it may be a reserve to meet expenses of estate and debts without a forced sale of valuable property.

When married and poor, so that your wife may not suffer for food and fire, and your children be uneducated.

Group of Supreme Officers and State Managers, June 5, 1918

When you go into business, because your life is more valuable to your business than the merchandise which you insure against fire.

When you don't know whether you need it or not, because such an attitude of mind implies you haven't found a good excuse for not taking it.

When you feel you don't need it, because you may some time, and be unable to get it. It is always best to be on the safe side.—*Ex.*

Letter Writing

From the man who commands "our boys" in France comes this message: "Let everyone who has a loved one across the seas write letters. Send long, cheerful letters, telling not of great events but of the happenings in the home—things about friends and all the things that look little to the folks at home, but which the soldier likes to read about. Then, again, don't wait for a reply. Replies may not always be prompt, but let the letters from home be very prompt."

Repeated stories are being told of the absolute joy with which mail is received on the other side. The messages from home, telling of the little intimate things that are happening, mean more than anything else in the world to "the boys" in the trenches. The following, written from the front, is a further call to duty: "The influence which our women exercise on the army's conduct in this war cannot be overestimated. They are the army's inspiration in everything it does. The soldier fights not for himself but for the woman he loves—for her and for her posterity. * * * So, the army's message to the women is that it is here for them. We say to each of them—your fighting man has come to France to take his part in the great war, animated by the same impulses which make an American fight anywhere for the protection of womankind. The soldier knows that the women trust him and that they will encourage and support him."

The importance of writing letters to the boys "over there" cannot be overstated. It is just as much a part of the work necessary for victory as is the shipping of arms and ammunition. The morale of our troops must be kept up. They need your help. They need the inspiration that comes from friendly words from home.

They are, in a large measure, strangers in a strange land. They are in the midst of death and desolation. They have a tremendously hard task to do, and they are doing that task for us—for you and for me. It is only a small thing for them to ask, but a very necessary thing for us to do—to write, and write frequently.

And when you send letters, see to it that you write and direct these letters in such a way as to insure their delivery. The American postal service in France thus urges relatives of American soldiers to exercise extreme care in directing mail to the troops abroad.

"Given names should be written in full. Return addresses should be given, and ink should always be used. Lead pencil writing often becomes illegible in transit."

General Pershing singles this one thing out as among the most vital services that the women of America can render to "the boys" over there.

Meaning of "Camouflage"

What does "camouflage" mean literally? What language does it come from and how is it pronounced? Answer: Word is French and originally mean confusing another person by blowing smoke in his face. In this war the meaning has been vastly enlarged, so as to apply to all means of concealing, screening, or disguising guns, roads, buildings, troops, ships, etc. Now also applied figuratively to any scheme of mild deception, such as a woman powdering her face, a farmer putting biggest apples in top of barrel, etc. Accepted pronunciation is based on French—"cam-oo-flahzh," with accent on "cam."

Pick Your Bush

One day in huckleberry time, when little Johnny Flails, and half dozen other boys were starting with their pails, to gather berries; Johnny's pa, in talking with him said, that he could tell him how to pick so he'd come out ahead. "First find your bush," said Johnny's pa, "and then stick to it till you've picked it clean. Let those who will go all about in search of better bushes, but it's picking tells, my son. To look at fifty bushes doesn't count like picking one." Johnny did as he was told, and, sure enough, he found by sticking to his bush while others rushed about in search of better picking, 'twas as his father said; for while the others looked, he worked, so he came out ahead. And Johnny recollected this, when he became a man. So first of all he laid him out a well-determined plan; and while brilliant triflers failed, with their brains and push, wise, steady-going Johnny won by "sticking to his bush."—*Anon.*

REPORTS from neutral countries tell of Germany and Austria shipping to their starving people several hundred thousand tons of Russian and Roumanian wheat. No mention is made of the price the conquering armies paid for the precious grain for the good reason that no price was paid.

Farmers here in America are getting a pretty fair price for their wheat from a Government which is only asking in return that some of this money paid for the crops be loaned back that more wheat may be bought. It is better to lend to our Government than to withhold funds to conduct this war and have Germany carry away the crops and pay nothing.

LITTLE Mary's father had denied her a pleasure which she had expected to enjoy. That night when she said her prayers at her mother's knee she concluded with this petition:

"And please, dear God, don't give my papa any more children. He don't know how to treat those he's got now."

IF your neighbor offers his life, surely you can loan your money. Save with the same eagerness that your neighbor fights, and buy W. S. S. with your savings.

To achieve victory we must have two armies: One that fights; one that saves. Every patriot will be a member of one of these armies.

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.

Ben-Hur War Activities

We are in receipt of the following reports from the various Tirzah Clubs and Courts in our Society, showing their activities in the Red Cross, Liberty Loans, and War Savings campaigns, and they are certainly setting a high mark for patriotism, loyalty and devotion to service. "Service" is the motto for our Tirzah Clubs. Tulsa Court No. 8 of Tulsa, Oklahoma, leads in this splendid work as shown by the following reports:

Tirzah Auxiliary, Tulsa Court No. 8, Anna Scott, President. Reports having completed:

163 Pairs socks.
15 Pairs wristlets.
7 Helmets.
76 Sweaters.
1 Scarf.
9 Pairs pajamas.
24 Bed shirts.
36 Surgeons' gowns.
3 Pairs bed socks.
2 Water bag covers.
2000 Gun wipers.
2254 Abdominal bandages.
415 Jaw bandages.
1852 Many tail bandages.
205 Triangular bandages.
295 Sculteetus bandages.
12 Pneumonia pads.
12 Split irrigation pads.
984 Shot bags.
50 Towels.
160 Envelope bags.
103 Comfort kits.
30 Little pads.

Park View Tirzah Club of Tulsa Court No. 8, Emma Etter, President, reports having finished:

600 Jaw bandages.
55 Many tail bandages.
275 Abdominal bandages.
65 Sculteetus bandages.
19 "T" bandages.
100 Split irrigation pads.
5 Pairs socks.
4 Sweaters.

Victory Tirzah Club of Tulsa Court No. 8, Stella Swartz, President, reports:

1277 Many tail bandages.
268 Sculteetus bandages.
15 Irrigation pads.
14 Pairs socks.
3 Sweaters.
1 Scarfs.
51 Shot bags.

Morning Side Tirzah Club of Tulsa Court No. 8, Louella P. Richardson, President, reports:

11000 Many tail bandages.
767 Sculteetus bandages.
1700 Shot bags.
2340 Envelope bags.
354 Split irrigation pads.
2243 Jaw bandages.
116 Sweaters.
259 Pairs socks.
196 Pneumonia pads.
350 Little pads.
72 French underwear.
100 Buttonhole slips.
2611 Gun wipes.
2 Water bag covers.
36 Bed socks.
60 Bed shirts.
3 Surgeons' gowns.
1 Scarf.
7 Helmets.
42 Pairs wristlets.
178 Comfort kits.
50 Towels.
242 Irrigation pads.
305 Triangular bandages.
2243 Abdominal bandages.

Helping Hand Tirzah Club of Tulsa Court No. 8, Alma Rinehart, President, reports:

15 Bed shirts.
27 Pairs socks.
15 Sweaters.
56 Pairs socks.
100 Triangular bandages.
77 Sculteetus bandages.
177 Envelope bags.
165 Shot bags.
1075 Many tail bandages.
75 Comfort kits.

Sand Springs Tirzah Club of Sand Springs Court No. 105, Louella Plummer, President, reports:

75 Many tail bandages.
121 "T" bandages.
101 Slings.
390 Jaw bandages.
89 Abdominal bandages.
5 Triangular bandages.
75 Irrigation bandages.
5 Sweaters.
6 Pairs socks.

Success Court No. 58, of Success, Arkansas, reports that ten members of the Court have purchased $700.00 of Liberty Bonds and $70.00 of War Savings Stamps.

Liberty Court No. 70 of Cincinnati, Ohio, reports their Court has bought a $50.00 Liberty Bond and subscribed $5.00 per month to the Red Cross.

Aldebaran Court No. 16 of Peru, Indiana, has subscribed $50.00 for War Savings Stamps and $12.00 per month to the War Chest Fund.

Eros Court No. 27 of Saginaw, Michigan, has bought $20.00 of Thrift Stamps.

We shall be glad to hear from other Courts and Tirzah Clubs regarding their war activities, as the Tribe of Ben-Hur is in the very forefront among our Fraternal Beneficial Societies in all patriotic work. We have as large a per cent of our membership in the Military and Naval service of our country as any other of our Sister Societies, and every member of Ben-Hur will continue to be loyal to the Stars and Stripes.

SUCCESS acts like a tonic in stimulating a man to do his best.

Member of Ben-Hur in the Service

[We desire the name of every member of our Order who is serving our country in any branch of the war service, and request each soldier or some member of his family to fill out this blank and return to THE CHARIOT, Crawfordsville, Ind.

IMPORTANT—If the Enlistment Permit has not been attached to Beneficial Certificate, kindly forward Certificate to our Supreme Scribe, Jno. C. Snyder, Crawfordsville, Ind., with request that Permit be attached thereto.]

INFORMATION ON PATRIOTIC SERVICE

To THE CHARIOT:

I belong to........................Court, No..............

Location of said Court........................State of..............

My certificate in the Tribe of Ben-Hur is No........................

I am now in Company..........of....................Regiment....................

....

My present location is Camp..

....

Has the "Enlistment Permit" on your Certificate been attached by our Supreme Scribe?....................
Yes or no.

Name of Soldier..

Name of person making this report ....

Addres of person making report..

FINANCIAL STATEMENT

Benefit and Special War Risk Assessment Funds, Tribe of Ben-Hur—Report of Supreme Scribe
For the Month Ending July 15, 1918

Benefit Fund

Balance on hand June 15, 1918		$1,708,287.01
June Receipts:		
Received from Monthly Payments	$ 94,016.55	
Received from Special War Risk Fund	1.73	
Received from Interest	15,276.83	
Received from rent	1,531.67	
Total Receipts		$ 110,826.78
Sum		$1,819,113.79
June Disbursements:		
Death and Disability Claims	$ 91,423.19	
Repairs on Home Office Building	197.55	
Repairs on Real Estate	320.35	
Maintenance of Building	381.31	
Total Disbursements		$ 92,322.40
Balance July 15, 1918		$1,726,791.39

Balance on hand July 15, 1918..........................$1,726,791.39

List of Death and Disability Claims Paid in June 15, 1918

Floyd R. Farrell, Portland, Ore.	$ 1,000.00
Thos. B. North, Labaddie, Mo.	1,000.00
Oscar Boeddeker, Cincinnati, Ohio	800.00
Della Huber, Evansville, Ind.	1,000.00
Wm. H. Cochran, East Liverpool, Ohio	700.00
Mary A. Sullivan, Bay City, Mich.	300.00
Owen P. S. Hollister, Indianapolis, Ind.	1,100.00
Wm. F. Moffatt, Buffalo, N. Y.	1,000.00
Mary E. Densmore, Cleveland, Ohio	650.00
Geo. R. McCoy, Osceola, Neb.	1,000.00
Jas. M. Bulger, New Orleans, La.	500.00
Anna H. Brandt, Dayton, Ohio	500.00
Chas. E. Hall, Oakland, Ill.	1,000.00
Edwin Pratt, Kankakee, Ill.	800.00
Addie M. McCausland, Lawrenceville, Ill.	1,200.00
Harry Gripp, Pittsburgh, Pa.	1,431.82
Arthur J. Morris, Bloomington, Ill.	1,400.00
Abbie Hunt, Junction City, Kan.	550.00
Arthur V. Drake, Waterloo, Iowa	1,000.00
Christopher Meng, Louisville, Ky.	1,100.00
Marilla Woodward, Buffalo, N. Y.	1,000.00
Adam H. McCullough, Mansfield, Ohio	2,000.00
Howard Tompkins, Columbus, Ind.	1,000.00
Jno. Shaula, Pittsburgh, Pa.	1,000.00
Eva E. Merritt, Greenville, Pa.	500.00
Wm. D. Albertsmeyer, Indianapolis, Ind.	2,000.00
Wm. O. Bunnell, Wilkes Barre, Pa.	2,400.00
Wm. H. Budd, Chicago Junction, Ohio	2,700.00
Eliz. H. Frank, Scranton, Pa.	250.00
Wm. W. Owens, Chrisman, Ill.	2,000.00
Jno. C. Driscoll, Gaston, Ind.	500.00
Adda M. Fulkerson, New Castle, Pa.	250.00
Albert L. Fisher, Elkhart, Ind.	2,000.00
Charles Georget, Evansville, Ind.	2,000.00
Jas. Shannon Grier, Wellsville, Ohio	1,000.00
Francis N. Chapman, Cincinnati, Ohio	500.00
Daniel L. Collom, Meadville, Pa.	250.00
Bridget Brown, Buffalo, N. Y.	1,000.00
Wm. S. Jones, Bedford, Ind.	1,000.00
Mary E. Rodgers, Memphis, Tenn.	1,000.00
Carola MacDonald, Crawfordsville, Ind.	1,000.00
Ada E. Gray, Ft. Worth, Tex.	500.00
Lizzie Sheets, Urbana, Ill.	500.00
Martin G. Keough, Buffalo, N. Y.	1,000.00
Charles Tallman, Buffalo, N. Y.	1,000.00
Charles P. Harris, Morley, Mo.	2,000.00
Harry Farmer, East Liverpool, Ohio	1,000.00
Edward F. Wiseman, Chrisney, Ind.	1,600.00
Adam J. Doerr, Evansville, Ind.	750.00
Gertrude Hagerman, Hamilton, Ohio	1,200.00
May P. Jones, Lima, Ohio	1,000.00
Adolph G. Dreher, South Bend, Ind.	500.00
Alexander MaGee, Chicago, Ill.	2,000.00
Louis Shisler, Charlottesville, Va.	1,200.00
Jos. M. Adams, Louisville, Ky.	500.00
Chas. W. Evans, Indianapolis, Ind.	1,000.00
Edmund Briggs, Cedar Rapids, Iowa	1,000.00
Jno. M. Day, Fairfield, Ill.	500.00
Jno. B. Littell, Fairfield, Ill.	900.00
Mary B. Bracewell, Lockhart, Ala.	310.00
Samantha Lochridge, Dukedom, Tenn.	1,000.00
Wm. A. Richwein, Memphis, Tenn.	1,000.00
Jno. M. Tucker (Disability), Evansville, Ind.	206.03
Isaac Tomlin, Olive Hill, Ky.	1,000.00
Fredona Myers, Dexter, Mo.	1,000.00
Sarah J. Eaton, Crowder, Mo.	1,300.00
Anton Kayser, Cincinnati, Ohio	1,600.00
Katarina Ilenic, Joliet, Ill.	1,000.00
Frank Schreiber, Chicago, Ill.	800.00
Chas. A. Welman, Evansville, Ind.	250.00
Artie H. Keagle, El Paso, Texas	1,000.00
Louie G. Poplin, Caruthersville, Mo.	1,000.00
Jacob Flaker (Disability), Portsmouth, Ohio	284.00
Helen T. Cortright (Disability), Muskogee, Okla.	415.20
Josephine Sima, Chicago, Ill.	750.00
Julia Boles (Old Age Disability), Chrisman, Ill.	255.00
Jno. O. Fisher (Old Age Disability), Hilsboro, Ill.	510.00
Henry Schulte, St. Bernard, Ohio	1,000.00
Alice S. Staples, Indianapolis, Ind.	481.48
Anna Mendel, Chicago, Ill.	1,000.00
Hiram Hamblin (Old Age Disability), Adrian, Mich.	60.00
Jacob W. Skelton (Old Age Disability), Tennyson, Ind.	214.43
Mattie E. Miller (Old Age Disability), Wabash, Ind.	412.11
Delia L. Crane, Dexter, Mo.	500.00
Jno. H. Kohl, Oakland, Cal.	2,000.00
Eliz. Koester (Old Age Disability), Terre Haute, Ind.	357.00
Adolph Tauckman (Old Age Disability), St. Joseph, Mo.	236.12
Eliz. E. Hayes, Saginaw, Mich.	600.00
Helen McGowan, Waukegan, Ill.	1,000.00
Mattie J. Gray, Nashville, Tenn.	1,000.00
Agnes Biggs, Dayton, Ohio	500.00
Fred Walter, Evansville, Ind.	500.00
Emma C. Campbell, Omaha, Neb.	1,000.00
Geo. A. Lutz, Farmersburg, Ind.	1,000.00
Geo. Trimble, Boonville, Ind.	1,000.00
Alice M. Harvey, Oklahoma City, Okla.	1,100.00
Alice M. Russell, Middletown, Ohio	250.00
Jas. Brennan, Joliet, Ill.	1,000.00
Sarah Shayne, Philadelphia, Pa.	1,000.00
Total	$ 91,423.19

Total Paid to Beneficiaries Since Organization................$17,047,447.58

Fraternally submitted in T. B. H., JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, July 15, 1918, Showing Amounts in Benefit and War Risk Funds and How Invested

Deposited in Banks and Trust Companies	$ 145,834.31
Real Estate (Old Home Office)	15,971.15
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Invested in First Mortgage Loans	121,400.00
Invested in Municipal and County Bonds	1,232,716.50
Cash in Office	50.00
Total Assets	$1,726,791.39

Fraternally submitted in T. B. H., S. E. VORIS, Supreme Keeper of Tribute.

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXIII Crawfordsville, Indiana, September, 1918 No. 9

The Port of Missing Men

(Written aboard a train bound to an unknown port for an unknown ship.)

By Barnett Harris

And out of the morning shadows,
Springs forth the light of day,
And sprinkles its rays like a golden haze
O'er the train that speeds us away.
Somewhere we left the loved one true,
To fight for the Red, White and Blue,
We know not how, nor where, nor when,
We land in the Port of Missing Men.

But every man will meet the test;
Some may return, while others rest
Beneath some barrage battered hill
Where shot or shell have laid them still.
May their dust arise with the wind that blows,
And fertilize some blooming rose,
For we know not who, nor where, nor when,
We land in the Port of Missing Men.

For the day will come when the war is o'er
When wars like this can be no more,
When monarchs fall and lose their might,
And the world is ruled by the people right,
When troops come home from victories won
And tell of the devastation done;
Then we'll know, and not till then,
Who passed the Port of the Missing Men

Souvenir Presented to Dr. R. H. Gerard

The Aftermath

[We are indebted to the publishers of the *American Magazine* for the privilege of taking extracts from an article in the August issue, under the heading "Seven Good Things Coming Out of the War," by Dr. Frank Crane. The article is so replete with patriotic fervor and wise suggestions that we commend it most heartily to our readers.]

It is to be hoped that from this world catastrophe with its dark clouds which lower about the Christions Nations of the world today, will come great good to humanity. It is an old but true maxim that "All things good are gained only by sacrifice." When we look about in the world we are thoroughly convinced of the truthfulness of the statement. The man or woman who would succeed in life must make sacrifices. The student who would excel must burn the midnight oil. The one thing common to humanity everywhere, although we shall not attempt to explain why, is the fact that sacrifice for others, unselfish sacrifice, is certain to bring the greatest rewards and compensation.

In the article by Dr. Crane, above referred to, the suggestion is made that the greatest benefits to America coming out of this war will be, that it has brought out in us the spirit of Thrift, Discipline, Temperance, Unity, Religious Devotion, Higher Ideals and Broader Sympathies.

"As a people Americans have been profligate. We have produced more wealth in one century than Europe has in ten, but we have been extravagant and wasteful of our substance and men were piling up fortunes. This unbounded opportunity bred recklessness. Housewives wasted, traveling salesmen lived like princes and merchants plunged into speculations, college boys reveled in luxuries, politicians squandered public savings, the pork barrel overflowed, and everybody in America was living beyond his means. When lo! on the horizon appears 'Danger,' and danger is the best teacher in the world. It can teach a boy to swim. It can make a man out of a careless youth. It can transform a timid woman into a raging lion. Danger is the test of human mettle and the destroyer of souls. This word 'Danger' has made the American people thrifty over night. We have subscribed for Liberty Loans of such magnitude that it is almost beyond our comprehension, and yet the amount of deposits in the savings banks have not decreased and what all the preaching, teaching and warning in the last decade could not do—danger has done within a few months and the results of this will be twofold. It will not only make the good people thrifty, but it will show big business and big corporations that it is better for them to sell stocks in small lumps of $100, than in the larger lumps of thousands and millions. Baby Bonds are better for both buyer and seller than Big Bonds.

"Railroad managers complain that legislation is often unfair to them but the great difficulty with the financiers in railroad building is that they overlook the small investor. When they desire to build new engines or extend the line into new fields and need fifty million dollars they go to Wall Street and by paying a good commission soon command the needed funds. It is contributed by a few wealthy investors and the results of this mode of financiering creates among the common people of America a feeling of distrust. If the railroad people sold their securities out of the ticket window of every station on their line in ten or one hundred dollar amounts, it would go directly to the people. If the stocks and bonds were held by thousands of people all over the States and by the legislators themselves then when the railroad interests were brought up in the law-making body, it would be "our road" and not "their road," each would have an interest in the prosperity and success of the company. The financial problem to this country is not what to do with the millions of dollars, but what are we to do with the hundreds of dollars.

"Discipline is being taught to the old and the young by this war. Discipline is doing what you don't want to do. It is an inestimable blessing for the coming generations of America.

"Discipline is the resisting of a lower desire in order to indulge a higher. It is putting away the tempting Mess of Pottage so as not to lose the Inheritance. It is the Setting-Up Exercise of the soul. And there are more people right now in the United States doing what they don't want to do than ever before. It is putting iron into the national blood. It means health and dynamic force.

"There are a million or so of young men in the cantonments who are just at that age where discipline is most needed, but most hated. Soldiering was not an American profession. Our boys have not chosen military life as a promising career, but as an unpleasant necessity.

"There are artists, authors, bookkeepers, musicians, salesmen, lawyers, and the like, in the camps, working as day laborers. There are college men and rich men's sons handling the pick and currying mules. Did they choose to do this because they liked it? They did not. But they are doing it, anyhow. And singing the while.

"Twelve hundred colored drafted men went down one winter night to Camp Upton. They arrived in the dark about 11 o'clock. It was raining and freezing, and many of them were without overcoats. These men were soft, having been waiters, clerks, and from other indoor occupations. They arrived at camp soaked to the skin, tired and hungry. Were they cursing and grumbling? No. They came in singing: 'Goody-by, Lennox Avenue; Hello, Berlin!" And their melodious negro voices rang out in cheerful defiance to the angry night, to the hard life before them, and to the possible death that awaited them! That's the stuff that is in Americans—and it is *war* that is bringing it out.

"I went to one of the camps to see a young artist friend of mine. In civil life he had been very careful in his dress; he had worn neckties and socks that matched; and all that. He came up to me grinning. He said that he had been detailed that day to clean up the kitchen. I asked him how he liked it. He said, not very well at first, but when you got into the life *it was great.*

"Do you suppose this young artist, just in the early flush of success, making seventy-five or a hundred dollars a week, would have chosen a career that included scullery and such tasks, at thirty dollars a month, knowing that after it was all over he would have to go back and take up his broken career again? But he did it. And was doing it gladly. That is Discipline. The sacrifice of personal aims for some Great Duty. When the war is over and these thousands of young men return to work, with all this disciplined enthusiasm, this chastened power, and it is poured into our civil life, it is going to be the greatest tonic America ever had. It will put health into the soul of this country.

"And not only the soldiers themselves, but the rest of us are doing what we don't like to do. There are the Mothers. Do you suppose a mother wants to bring up her boy, work and pray over him, love and nurture him, agonize and sacrifice for him, just to have him, in the rose time of his young manhood, die in the trenches? She surely did not 'raise her boy to be a soldier,' but she's letting him go, just the same—and smiling about it! A million mothers in America are getting to a higher spiritual plane, are being enriched with a nobler life, because of the Great Sacrifice.

"And Dad, the all-too-neglected Old Man, what of him? When he worked twenty-five years just to give his son a better chance than he had, when a boy. He had sent him through college, and had the business all in shape for the boy to enter, did he like it when suddenly called upon to set all these hopes aside? He did not. But he's doing it. And looking pleasant! He's even throwing out his chest and bragging about it at the club. That's discipline. And out of discipline comes nobility.

"What is true of the Soldier Boys and their parents, and of this and that individual or group, is also true of the nation as a whole. America will come out of this struggle not the same nation she went in. We shall have had our baptism of fire. As we emerged from the Revolution with a realization of Liberty, and from the Rebellion with a realization of Union, so shall we emerge from this trial with a realization of Duty well performed toward Humanity. We shall be a saner and a more adult nation, purged of our extravagance, more expert in the organization of democracy. We shall not only make the world safe for democracy, but we shall make democracy safe for the world.

"This war will bring death to King Alcohol, for the conscience of the country has long protested against the use of alcohol as a beverage. At first the campaign against it was of the pledge-signing type, of the days of Anthony, Gough, Murphy, and Arthur. And so it went on, gradually growing in its character, until finally science joined in the campaign against the common enemy. Life insurance companies, physical culturists, and the medical profession took up the fight. But still the wave of progress hesitated.

"Then came the great Danger! The war brought home to us with stunning effect the need of the conservation of our manhood. We saw that we could not afford, for any matter of ease or self-indulgence, to trifle with what meant life or death to our nation's efficiency.

"Already one nation of the world has reached the moral adulthood where its soldiers and sailors are safeguarded from Alcohol, an enemy more deadly and worse than any hostile cannon. And war, which seems to be entirely evil, is actually doing more to save from intemperance the coming generations of Americans than anything else had accomplished.

"This war is teaching Unity, there is a greater spirit of Unity in this country today than at any other period in its history. Men's hearts are fused as never before. There is no North, no South. Our people are One, in a new and exalted sense.

"Capital and Labor are laying aside their ancient, and for the most part artificial, hostilities. Men of Big Business have hurried to the Nation's service. Samuel Gompers, speaking for the laborers, has given unqualified support. High and low, rich and poor, are responding to the country's call. The millionaire's son and the janitor's boy keep step side by side in the ranks.

"Under the shadow of Danger, democracy is realizing itself. The college graduate and the cowpuncher share the same blanket, eat of the same stew, and side by side offer their breasts to the same bullets.

"Rich man and poor man, the educated and the ignorant, will come back from this war with a truer understanding of each other. Unreal and unwholesome distinctions will find no place amongst us. The walls between the classes will be leveled. Caste shall disappear, even the marks of it, beaten out upon the anvil of war, melted in the crucible of Common Danger.

"We shall emerge from this war a more religious people. For the gist of what is good in religion is a sense of the Common Good. It is a realization that there is something greater, higher, in life than individual welfare. Life takes on dignity, nobleness and divinity only when it is consecrated to the Common Good of all.

"The soldier boys are coming back with a knowledge of what a Great Cause means, with a feeling that the worth-whileness of great principles, and with that spiritual adjustment which makes men heroes.

"The Common Good has sprung suddenly into dominance. It has silenced the voice of partisanship. It has turned the idle woman of society into an earnest laborer. It has descended upon the striking labor union with a sobering sense of responsibility. It has brought to the capitalist a sense of his stewardship. It has stuffed the coffers of the Red Cross and the Y. M. C. A. It has taken over the railroads. It has plucked the first-born from families and sent them to camp and battle, with no draft riots nor opposition. It has made housewives skimp and save. It has made offices cold and theaters dark one day in the week. It has touched us all, with its Ithuriel wand, and we have risen up, no more quarreling competitors, but knightly companions in the common service of the Common Good.

"This war is bringing to clearer light the necessity of Ideals. For, after all, it is a war of Ideals, and the nations of which the Ideals are truer, and more in line with eternal truth, will conquer. In the end Truth always is victorious—'the eternal years of God are hers.'

"Ideals are all we are fighting for in this war. We want no territory, no indemnity, no military glory, no prestige, no vengeance. All we want is Justice. We mean that peace, law and order shall be established in the ends of the earth. That is the reason we are preparing so thoroughly. We are raising armies and building navies, not for this war alone but for all time if necessary. We shall not quit nor sign a peace treaty until our Ideals are realized.

"This is the first war in history where Humanity, as a whole, has been sensed. The very greatness of the German threat has roused the world to an appreciation of the oneness of its interests.

"In a world governed by separate nations, each rivaling the other in armament, war comes naturally; just as it would come in the United States between New York and Pennsylvania if there were no central Government. And just as the United States Government keeps war out of the States, so only a World Government, of some kind, will keep war out of the world.

"This war is moving us rapidly toward that very goal. Never before were so many nations allied in a single purpose. When the Union composed of Great Britain, France, Italy, Portugal, Japan, China and the United States wins this struggle, the world will find itself already almost a United States of the World. When the representatives of these nations meet in council to arrange the treaty of peace, it will be not far from the Parliament of Man.

"This is the end for which we are all fighting. President Wilson has declared over and over again that somehow there must come as a result of this conflict an agreement among nations that shall forever preclude such an outburst of lawless savagery as Prussian Militarism has made. The same sentiment has been expressed repeatedly by British and French statesmen. Even the German Chancellor has stated that such a consummation is to be wished, although he considers it impossible of realization.

"This, to my mind, is the most tremendous gain that shall come from this war. We are realizing the solidarity of humanity. We are developing the Human Nerve. We are coming to World Consciousness. Never more can any nation live unto itself.

"Out of this great war we shall come, realizing at last the truth of that saying of Elihu Burritt:

"'Above all nations, is humanity.'"

Souvenir to Dr. R. H. Gerard

The Souvenir as shown on the front page of this issue of THE CHARIOT was presented to our Supreme Chief, Dr. R. H. Gerard, at the Supreme Meeting, June 6, by the State Managers present. In making the presentation speech, Brother P. O. Bowers said in part: "We believe that this is a present that will be of more than ordinary value under the circumstances, believing, as we do, in the faith displayed by the Wise Men in their search for the Nazarene. It was said by Balthasar, 'Believing in God, the invisible spirit, I believe it possible so to yearn for Him with all my heart that He would take compassion and give answer. A dream, a revelation, commanded me to arise and go forth and seek, through others from the uttermost parts of the earth, and be a witness for Him and a testimony in His behalf.' He believed so truly in this great faith of his that he went forth to meet the others. We believe that the Tribe of Ben-Hur is permanent and everlasting, and therefore we are capable of going out and representing this Society for the reason that we believe in it. We believe in you, and in the other Officers of this Society.

"Of course, here in this organization of State Managers each has his special title, and his pet name, supposed to be known only within the sacred confines of our organization. This present is given to you by the State Managers, who have the following titles: We have here Brother McGinnis, who is the oldest State Manager and his title is *'Ilderim the Generous'*; Brother Voris is known as the *'Chief Driver of Automobiles'*, We have Brother Bradshaw, working the territory of Oklahoma and Arkansas, where it requires considerable nerve, and he is known as *'Chief Unafraid'*; we have in Colorado and Nebraska a gentleman by the name of Brother Cassidy, he is known as *'Chief Follow-the Trail'*; we have a very estimable gentleman who has charge of Ohio and West Virginia by the name of Brother Hungate, and he is known as *'Chief Handsome'*; we have Brother Harry Jeffs in charge of Chicago, who is known as *'Chief Never-overlook-the-main-chance'*; we have a very estimable gentleman from Kentucky in the person of Brother Spalding E. Michot, who is known as *'Chief Speak Softly'*; we have another Brother who has been connected with the Supreme Tribe of Ben-Hur for a long time in the person of Brother Robberts, and he is known as *'Chief I-hear-you-calling-me'*; we have in the sunny south Brother Saulmon, who is known as *'Chief Silence'*; we have Brother Steele in charge of Iowa, who is known as *'Chief Noisy'*; and last if not least we have Brother Joe Treadwell and he is known as *'Chief Hazel-nut.'*

"Now, Supreme Chief, we take a great deal of personal pleasure in presenting this to you and trust that you may have some enjoyment and a kindly recollection of us."

The Souvenir is truly a work of art, and was made as a result of a contest held in Bohemia, where the Government offered a prize to the artist who would produce the most perfect piece of decorated china to be sent to the Centennial Exhibition held in St. Louis, Missouri, 1904. This Souvenir is the outcome of that contest, being exhibited in the Art Gallery in the St. Louis Exposition, and won first prize. It represents a camel 24 inches high and 19 inches across the base, fully equipped with houdah and Arab shading his eyes as "he anxiously scans the desert." The detail is so complete and the workmanship so delicate it is almost beyond description. As a piece of art it is greatly prized by our Supreme Chief, but the spirit which prompted the presentation is more precious than the valued art treasure.

God And Our Nation

There is but one sentiment permissible today in America, that sentiment is absolute unity.

Our country is at war—our Nation therefore needs us all, every man, woman and child of us, to strengthen her, to hearten her, and to stand faithfully by her until her hour of trial has passed and her hour of glorious triumph shall arrive.

So up from our knees! Our souls have gathered strength of sacrifice from the sight of Calvary. Our hearts are only the more deeply stirred to loyalty by the sight of Him who gave Himself to death for love of us.

God and our Nation! Let us lift up that cry to Heaven. Neither base hate nor sullen anger may dim the glory of our flag. But let the love of true freedom — blessed, God-given freedom—which above all other lands our country has cherished and defended, let that be the thrilling power that will quicken our pulses into a still greater love of America than we have ever known till now.

We are of all races; today we are one—Americans. Whatever we can do in honor and justice, that we must in conscience do to defeat our enemies and make our flag triumphant.—*Cardinal O'Connell.*

Burden Accepted Happily By All

America, Britain, France and Italy are brothers in arms today and are to be brothers for long years to come in the wider spread of civilization and enlightened government of a nobler character than any they have yet individually achieved, because it will spring from the free sentiments of the great hearts of the free peoples united in a brotherhood of nations, extending even to economic and trade relations, such as a century ago Benjamin Franklin foresaw and sought. And who shall say what great future of freedom may also be the lot of Russia arising from the throes of her revolution?

The burden of defense and of maintenance of their liberties and privileges the Allied countries will still have to bear cheerfully as a modest deduction from the freedom which they cannot otherwise hope to enjoy till some great change comes in the fullness of time and men of all nations and not only of particular groups learn "how good a thing it is to dwell together in unity."

Read your Chariot every month.

Social Insurance

The Editor of THE CHARIOT has watched with much interest the great tendency in America toward socialism, but in no department is there more grave danger to our nation than is that of "Social Insurance." However, if the general public is sufficiently informed and then becomes active the politicians will be deterred from any very aggressive action in that kind of legislation. We give below extracts taken from the *Pacific Underwriter:*

"The present social welfare campaign which is being vigorously advocated in California and elsewhere, is being just as vigorously combated by the supposedly disinterested but well-informed taxpayer as it is being supported by the personally interested politician.

"The move on the part of the selfish politicians, assisted by their uninformed advocates of social insurance, will not be so easily beaten, especially when it is presented with a sugar-coating of the general doctrine of socialism. The adoption of social insurance by Germany some thirty years ago cannot be said to have been the success anticipated. However, the more vital question is whether under the autocratic government of Germany, with its powerful governmental machinery compelling subserviency and practical peonage, any system which has more or less flourished in that country, can be successfully transplanted and made to serve the same purposes in the United States. This must not be taken as a concession that the movement has been by any means a success in Germany, for the classes it is supposed to benefit. And if, for the sake of argument, it is conceded that it has worked well in that country, it does not by any means follow that it will work well in this country. There are many different angles. The American workingman believes that his wages belong to himself and that he has the right to spend them as he may think best."

The Insurance Economic Society of Detroit presents in a very forceful manner the effect of social insurance as follows:

What is Compulsory Insurance

A plan for state insurance covering practically all wage earners and salaried workers.

Where and When Did It Originate?

In Germany about thirty years ago.

Is It Seriously Considered in This Country?

Bills were introduced in 1917 in fifteen states, in 1919 will be offered in thirty or more, and a constitutional amendment campaign is now under way in California.

Who is Promoting the Movement?

Socialists, college professors, welfare workers, and professional job hunting politicians, with an apparently unlimited supply of money behind them.

Is Labor in Favor of Social Insurance?

Samuel Gompers, President of the American Federation of Labor, Warren S. Stone, Grand Chief, International Brotherhood of Locomotive Engineers, and practically all the prominent national labor leaders are opposed to it.

Is Capital for the German Plan?

It has not been endorsed by associations of employers or chambers of commerce anywhere in the United States.

Would It Affect the Taxpayer?

If placed in effect in all the states, the cost would be from $650,000,000 to $1,000;000,000 per year; in some states the state tax would be more than doubled; thousands of political jobs would be created; civil and religious liberty would be restricted and medical freedom destroyed; business would be crippled, labor enslaved, the farmer and small home owner would be taxed to death to furnish soft snaps for a host of political appointees. The system would not eliminate poverty, lower the death rate, or reduce the number of cases or duration of sickness, and the worker would get back in benefits less than his own enforced contribution to the gigantic grab.

Will Personal Liberty Be Abridged?

Under the proposed plan a Medical Director will say whether or not you are sick, and then a politician will tell you which doctor you must employ.

You will be forced to carry accident and health insurance—and pay for it—whether you want to or not.

Your home will be subject to invasion by inquisitive political "inspectors" and "investigators" enforcing government regulations providing the manner and place in which you and your family may eat, sleep, play, work, and live.

The dangers of Social Insurance are almost beyond description, for it would tend toward the destruction of individual effort and create a spirit of governmental paternalism.

Patriotic Pageant, Sterling, Colorado, June 28, 1918

Ben-Hur in Parade

We give on page three the halftone illustration showing Sterling Court No. 16 participating in the patriotic pageant at Sterling, Colorado, June 28. This Court is one of the new active organizations and promises great results. From the circular issued by the Hon. Norman R. Morison, Mayor of the city, it must have been a very impressive affair. The following is the order of parade:

Chief of Police Henson and his two assistants, Ben Mosslander and J. E. Richerson, mounted on bay horses; Miss Isabel C. Henderson, Grand Marshal, garbed in the complete Joan of Arc armos, mounted on a white horse; Mr. John Rea, Color Sergeant (Stars and Stripes); Mr. J. P. Burney, District Chairman, and Mr. Lawrence Giacomini,, District Vice-Chairman of the General War Savings Stamp Committee, in appropriate and handsomely decorated automobile; Sterling Military Band, Mrs. C. W. Seymour, Conductor; Mayor N. R. Morison, Alderman Frank Blair, Alderman H. L. Titus, Alderman H. B. Schrader, in appropriate and handsomely decorated automobile; Alderman F. W. Rieke, Alderman George Dancer, Alderman S. L. Mallo and J. R. Jenkins, City Clerk, in appropriate and handsomely decorated automobile; County Commissioners C. M. Morton, Cash Morris and W. E. Henning, in appropriate and handsomely decorated automobile; John Buer, Logan County Chairman; John R. Coen, City Chairman; Judge Mabry King, Chairman Speakers' Committtee; Sheriff S. B. Patterson, Undersheriff J. F. Whittier, in appropriate and handsomely decorated automobile; Lieutenant Marshal, Miss Daisy Wilcox, and her Exhibition Drill Team, representing the military forces of the allied nations; Spanish-American War Veterans, in charge of Mr. R. M. Hensley; Uniform Rank Knights of Pythias, in charge of Mr. A. R. Blair; Order of Odd Fellows, in charge of Mr. W. H. Ellis; Sterling Ladies of Rebekah, in charge of Mrs. Frank Durk; Sterling Lodge Knights of Columbus, representing the discovery of America, Mr. J. J. Cunningham in command; Sterling Lodge, Loyal Order of Moose, in charge of Mr. F. M. Douglas; Sterling Boy Scouts, in full uniform, in charge of Mervin Ulrich, Patrol Leader; Sterling Lodge of Ben-Hur, in charge of J. W. Campbell; G. A. R. Veterans, in charge of Justice David Beattie; Sterling Lodge of Eastern Star, in charge of Mrs. Paul Whitacre; seventy of the Sterling Red Cross Ladies, in charge of Mrs. A. E. Seidel and Mrs. Geo. E. McConley, Jr., in cross formation; Sterling Junior Red Cross Organization, in charge of Mrs. W. S. Garnsey, Jr., United States Battleship "Sterling"; United States Submarine Chaser "L 7," Maxine Wilcox, Commanding Officer; Sterling Federation of Women's Clubs, in charge of Mrs. C. W. Seymour; the Great Western Sugar Company Employees, in charge of Mrs. W. S. Garnsey, Jr.; Union Pacific Railway Employes, in charge of Mr. Fred Barnes; Chicago, Burlington & Quincy Railway Employees, in charge of T. J. McShane; Sterling Lodge, 1336, Benevolent and Protective Order of Elks, Burlesque Funeral Procession, in Effigy of Willie Hohenzollern, in charge of John H. Shaw and C. F. Smith.

Educational Y. M. C. A. Work

In one of our exchanges, an incident is told of a soldier in an Army Camp who had received four letters, but as he was unable to read or write, he had carried them in his pocket for three or four weeks, being ashamed to ask any one to read them; finally the Y. M. C. A. worker won his confidence and he asked to have the letters read to him from "The folks back home."

This brought the information from the Y. M. C. A. Worker that in one Camp alone there were 87 American born soldiers who were unable to read or write. A careful investigation in this Camp reveals the fact that there are 101 English classes with 968 pupils enrolled; 18 French classes with 611 pupils enrolled, and six advanced Mathematical classes, with 61 pupils enrolled. The total enrollment for the month of July was 11,106, which is a practical illustration of the splendid work being done by our Army Y. M. C. A. and which should receive the support of every American citizen, in this great cause, which also works hand in hand with the Knights of Columbus and the Red Cross in their noble work.

SAMUEL GOMPERS, head of the American Federation of Labor, says: "During the time when we send our young men to the trenches to live a live that grills flesh and nerve, let every man, woman and child who is privileged to remain in free America in physical safety count it a freeman's duty to eat simple food and conserve for our Army and our Allies, to wear simple clothes, to avoid unnecessary or unwise expenditures, that we may give to our fighting men and the Government and have resources for the constructive work of the country."

Lincoln's Advice to War Critics

Lincoln was no enemy of worthwhile criticism. But when a man told him something was wrong, he wanted that same man to tell him also how to make it right. He always objected to criticism that was merely objection—the critcism of the professional grouch (of which we have plenty in the present war, just as he had in the Civil War); and here is what he said to such critics:

"Gentlemen, suppose all the property you were worth was in gold, and you had put it in the hands of Blondin, the tight-rope walker, to carry across the Niagara River on a rope. Would you shake the cable and keep shouting out to him: 'Blondin, stand up a little straighter—Blodin, stoop a little more to the north—lean a little more to the south?' No; you would hold your breath as well as your tongue, and keep your hands off until he was safe over.

"The government is carrying an immense weight in this war. Untold treasures are in its hands. It is doing the very best it can. Don't badger it. Keep silence, and we'll get you safely across."

American Enterprise

In a certain spot in central France where last December stood a thick forest there has sprung up, under the hands of American engineers and workmen a huge meat-refrigerating plant. The encampment, which has for its special object the provisioning of American soldiers in France, covers a space of 10,000 acres. The refrigerating plant holds 10,400,000 pounds of meat, which is equivalent to 15,000 pounds apiece. It produces 500 tons of ice per day, in excess of that used at the plant, which is used in the transportation of meat in the refrigerator cars and also for the conservation of other perishable foodstuffs.

Don't Bury Your Bond

When you and your neighbor have bought your Liberty Bonds, don't take them home and hide them in the cupboard. Take them to your country banker and have him give you certificates of deposit for the bonds. Your banker can take these bonds to a Federal Reserve bank and borrow money for your use in case you suddenly find yourself in need of funds. Hiding a bond in your stocking at this time is just as bad as hoarding money. Keep the bonds and the money in circulation and the country will pull through this crisis all right.

The Chariot

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Nat'l Fraternal Press Associa'n
1918

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. GERARD, M. D.……….Supreme Chief
JNO. C. SNYDER………….Supreme Scribe
HON S. E. VORIS, Supreme Keeper of Tribute
J. F. DAVIDSON, M. D…Sup. Medical Examiner

GILBERT HOWELL……………….EDITOR
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912.
Acceptance for mailing at special rate of postage provided for in Section 1103, Act of October 31, 1917, authorized on July 3, 1918.

Typographical Union Label Crawfordsville

SEPTEMBER, 1918

Let it be borne on the flag under which we rally in every exigency, that we have one Country, one Constitution, one Destiny.—WEBSTER.

Read your Chariot every month.

MOST investments are uncertain, but a man who has plenty of life insurance has wisely provided for his dependent ones.

IN the final adjudication of international affairs we believe America will be one of the prominent leaders. It behooves every fraternalist of America therefore to exemplify to the highest degree the teachings we profess. About the Council Chamber of Nations, the spirit of coöperation and brotherhood should be a dominant factor.

TRUE fraternalists are always loyal, and in this hour of stress and need our Government can count upon the fraternalists to do their full duty. Patriotism and loyalty are taught in the ritualistic work of all our Fraternal Societies, and this spirit promotes universal brotherhood, which is more greatly needed in the world today than ever before.

A REPORT of the admiralty salvage department shows that in the past three and a half years more than 400 ships sunk by the Germans in British waters have been raised and restored to a serviceable condition. Nearly 150 of this number were salvaged in the first half of the present year. Improved methods have resulted in a rapid increase of late in the number of vessels so restored.

FOR the October CHARIOT we hope to have an account of the meetings of the Ohio State Congress, which convenes in Cleveland, Ohio, August 13-14; also of the Michigan State Congress, which will convene at Bay City, Michigan, September 5-6. The program arranged for each of these Congresses promises to be both beneficial and entertaining, the benefits will be enhanced by giving a detailed account of each meeting in THE CHARIOT for the benefit of our thousands of readers.

Ben-Hur Monthly Income, Disability Certificate gives the ideal protection.

Date Changed

We wish to call attention of the members to the fact that the Indiana Fraternal State Congress, as announced in THE CHARIOT last month to be given at Peru, Indiana, September 4-5, has been postponed to November 7-8. Sister Lura B. Dick, of Columbia City, Indiana, is the new Scribe of the Congress.

WE are pleased to give on page seven of this issue, the Ladies' Degree Team of Valhalla Court No. 63, Chicago, Illinois, and the excellent work of this team, in a large measure is responsible for the interest and good work being done by that splendid Court. We hope the various Courts will organize Ladies' Degree Teams to assist in the initiatory work. It is very appropriate under the circumstances and will add much to the interest of the Court and aid in its growth.

National Fraternal Congress

Our Supreme Chief, Dr. R. H. Gerard, is President of the National Fraternal Congress of America, and we regret THE CHARIOT for September goes to press before the Congress convenes in Philadelphia, Pa., August 27, but we will be able to give an account of the meeting in the October CHARIOT, and which will be of great benefit to our members.

This promises to be the most important session the Congress ever held, as at this time will be celebrated the Fiftieth Anniversary of the establishment in America of our Fraternal Beneficial Societies. A special Patriotic Conclave will be held in Independence Square on Tuesday evening, August 27, and it is expected this will be the largest gathering of fraternalists ever held.

Read your Chariot every month.

When a CHARIOT is sent to a soldier now seeing service overseas and cannot be delivered, the Scribe should send us the address of the beneficiary or the person who makes the monthly payments for the soldier, and THE CHARIOT will be sent to the soldier in their care. Hereafter, when the postmaster returns THE CHARIOT advising it cannot be delivered, we have established the rule to send such paper to the member in care of the Scribe, as with our new Addressograph System we use the mailing list of THE CHARIOT in the Auditing Department for checking up the standing of the members, and any name taken from that list suspends the member on the records of the Supreme Scribe, which might lead to difficulties in case of death. We hope to have the coöperation of the Scribes in perfecting this system.

The Real Meaning of Fraternity

In order that our members can have some idea of what the fraternal benefit system as a whole has done since its organization, it will be of interest to know that over $2,058,312,537.00 has been paid into homes of dependents. In 1915 alone $103,508,093.00 was disbursed. This stupendous amount, it should be remembered, went to help those who needed it. The certificates could not be borrowed on, and the protection was intact, when death removed the insured. Think of this, members, when the temptation comes to you to drop your protection. Think what the fraternal system of protection means to your homes. Remember had these men and women allowed their protection to lapse, that it would not have been possible for this money to have been later paid to loved ones. Think of the satisfaction which the insured had, when the summons came, to know that a fraternal certificate worth its face value was waiting for those left behind.

A lapsed certificate is one of the most pathetic phases of the work of fraternal societies. It means that $500 or $1,000 or more has been deliberately taken away from someone. It means that by death, someone will be left without protection, and without the fraternity and sympathy so precious to the heart in trouble, sickness and sorrow.

Enough thought is not given to this side of the matter by the lapser. One thing at a time only can be seen. Fraternal societies will continue their work of giving fraternal protection. Those who avail themselves of the benefits will be represented in the future funds paid out for the protection of homes and loved ones. Will your portion be there to show that your love for home and family was sincere and loyal to the end?—*The Ladies' Review.*

THE unsettled conditions brought about by this war only increases the necessity for life insurance and in the vocations where women have taken the place of men, these women should also take advantage of the opportunity offered by the Fraternal Beneficial Societies. The Supreme Tribe of Ben-Hur, admitting both men and women to beneficial membership, places it in the very forefront in this crisis, for extending the helping hand to the women who are now the wage earners in many homes.

Mailing of Chariot

The Editor of THE CHARIOT is frequently in receipt of requests to discontinue sending THE CHARIOT because the member has entered the military service and their present address is unknown, but we wish to emphasize the fact that THE CHARIOT should go to the parents or beneficiary making payment for the soldier while he is in the Service of his Country, as he cannot look after his payments. Any and all official action taken by the Executive Committee is printed in THE CHARIOT. In this way the beneficiary can keep posted as to what is required to retain the good standing of the soldier while he is in the Service. All official requirements are published each month in THE CHARIOT and it is very necessary that the person making payment for the soldier should keep advised of the requirements.

Insurance Vs. Business.

Our National Government is to be commended for the liberal plan of "Soldier Insurance," but the general public must not be misled too far in the estimate placed by the Government upon the actual or mortality cost of such soldier insurance. The rate as charged to the individual soldier is not intended to be the total cost of the hazard assumed, but in completing the estimate for its cost the difference is to be charged back as a pension, which is much better in its application than under our old Pension Laws. In other words, the difference in the cost of soldier insurance and the real or mortality cost of such insurance is counted as a Pension Fund by the Government. For that reason we believe the American soldier of today has more consideration and better protection, with wiser provisions for his maintenance than was ever before offered by any Government for its soldiery.

To Our Field Workers

Now that the summer season is nearing the end and vacation time is over, we trust our deputies and workers will plan to start an aggressive campaign for the month of September. It is true the flower of our young manhood has been called to the Colors, and in a measure the field for endeavor has become limited, but our workers should redouble their efforts and solicit the mothers, wives and sweethearts of the men who are going so bravely to the Front. Solicit the women, that they may make provision for those for whom they must now assume the burden of care and protection.

This war has made great changes in the customs and environment of our American women. Today we find women engaged in many business activities and vocations heretofore held exclusively by men. These added responsibilities and burdens forced upon the women are being willingly accepted by them in the same spirit of loyalty and patriotism as inspires the soldier in khaki.

This new responsibility enforced upon our American women makes this the proper field for insurance workers. If it was necessary for father, husband or brother to carry protection for the loved ones in the home, it is all the more necessary under existing conditions that the women who have assumed responsibilities of providing for home, should also be accorded the advantages of fraternal protection. The four Tables of Benefits as offered by the Supreme Tribe of Ben-Hur are so broad in their application and wide in their scope that they are meeting the needs of every home.

Our new Monthly Income and Disability Certificate, under Table 1, is the acme of fraternal protection. Members who are already carrying the maximum amount of $3,000 or in lesser amounts under the Whole Life, Death and Disability or Term to age 65, or in any of the other Tables heretofore used by the Supreme Tribe, may now take an additional maximum of $5,000 under the new Monthly Income certificate.

The Whole Life Table 2 is straight life insurance and the rate is as low as safety and perpetuity will permit. Our Death and Disability Certificate under Table 3 broadens the scope of benefits and offers the member protection against accident, disease, and old age.

Our Term Certificate to age 65, under Table 4, gives the maximum amount of protection at a minimum cost, being a monthly renewable insurance, but has the advantage of permitting the member to transfer from Table 4 to either Tables 1, 2, or 3 without re-examination, provided such member makes the transfer before he reaches his 55th birthday.

With the advantages as now offered by our Society, our workers may continue the same splendid record as heretofore made by Ben-Hur by securing a greater number of lady applicants than heretofore, and which will be in lieu of the male applicants who are now in military service and are not eligible to beneficial membership in our Society.

Ben-Hur Monthly Income, Disability Certificate gives the ideal protection.

THIS war is compelling a readjustment of our business and social life, as we find men and women doing the things which they do not like to do, yet they are doing it willingly because of their patriotism and loyalty.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of July, 1918.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1497**
2	Empire City No. 84, New York, N. Y.	486
3	Palestine No. 2, Olean, N. Y.	232
4	Electric City, No. 75, Schenectady, N. Y.	202
5	Genesee Valley, 18, Rochester N. Y.	194
6	Jefferson No. 24 Watertown, N. Y.	163
7	Balthasar No. 77, Troy, N. Y.	102

Indiana

1	Simonides No. 1, Crawfordsville, Ind.	1393
2	Ben-Hur No. 15, Ft. Wayne, Ind.	1096
3	Esther No. 4, Terre Haute, Ind.	746
4	Crescent City No. 122, Evansville, Ind.	629
5	Arrius No. 5, Indianapolis, Ind.	589
6	Ft. Sackville No. 3, Vincennes, Ind.	455
7	Marion No. 48, Marion, Ind.	385
8	Washington, 169, Washington, Ind.	325
9	Vanderburgh No. 127, Evansville, Ind	325
10	Princeton No. 48, Princeton, Ind.	281
11	Kendallville No. 20, Kendallville Ind.	261
12	Aldebaran No. 16, Peru, Ind.,	245
13	Huntington No. 68, Huntington, Ind.	235
14	Decatur No. 156, Decatur, Ind.	228
15	Wabash No. 28, Wabash, Ind.	218
16	Elkhart No. 72, Elkhart, Ind.	213
17	Beech Tree No. 211, South Bend, Ind.	205
18	Orontes No. 77, Shelbyville, Ind	202
19	Evening Star, No. 281, Evansville, Ind.	194
20	South Bend, No. 41, South Bend, Ind.	186
21	Greencastle No. 102, Greencastle, Ind.	186
22	Castalia No. 13, Muncie, Ind.	185
23	Queen City, No. 153, Marion, Ind.	185
24	Kokomo No. 33, Kokomo, Ind	184
25	Progressive No. 166, Hammond, Ind.	166
26	Oolitic, No. 54, Bedford, Ind.	159
27	Columbia City 92, Columbia City, Ind.	155
28	Logansport No. 238, Logansport, Ind.	155
29	Richmond, No. 42, Richmond Ind.	151
30	Chariot No. 38, Lafayette, Ind.	147
31	Isis No. 32, Anderson, Ind.	143
32	Boonville No. 59, Boonville, Ind.	138
33	Hartford City 36, Hartford City, Ind.	135
34	Posey No. 105, Mt. Vernon, Ind.	132
35	Antioch No. 12, Garrett, Ind.	130
36	Maple City No. 125, LaPorte, Ind.	125
37	Germania No. 165, Evansville, Ind.	119
38	Bismarck No. 134, Terre Haute, Ind.	111
39	Corydon, No. 184, Corydon, Ind	109
40	Sandborn No. 67, Sandborn, Ind.	103
41	Tennyson No. 203, Tennyson, Ind.	102

Kentucky

1	Kentucky No. 11, Louisville, Ky.	1169
2	Henderson No. 3, Henderson, Ky.	349
3	Ashland No. 42, Ashland, Ky.,	209
4	Jehovah No. 4, Louisville, Ky.	322
5	Ludlow No. 9, Ludlow, Ky.	211
6	Covington No. 2, Covington, Ky	147
7	Daniel Boone No. 96, Paducah, Ky.	138

Ohio

1	Portsmouth No. 109, Portsmouth, O.	1032
2	Forest City No. 15, Cleveland, O.	583
3	Ilderim, No. 1, Dayton, O.	493
4	Lew Wallace No. 189, Dayton, O.	430
5	Esther No. 4, Hamilton, O.	401
6	Washington No. 43, Toledo, O	352
7	Canton No. 57, Canton, O.	316
8	Springfield No. 31, Springfield, O.	285
9	Lincoln No. 23, Lima, O.	270
10	Toledo No. 34, Toledo, O.	231
11	Crockery City No. 111, E. Liv'r'l, O	225
12	Mars No. 151, Cincinnati, O.	178
13	Butler No. 99, Hamilton, O.	172
14	Ben-Hur No. 7, Findlay, O.	168
15	Columbus No. 213, Columbus, O.	163
16	Athenian No. 80, Warren, O.	142
17	Aldebaran No. 14, Youngstown, O.	134
18	Balthasar No. 3, Cincinnati, O	128
19	Akron No. 243, Akron, O,	119
20	Lincoln Heights No. 112, Cleveland	118
21	State No. 233, Columbus, O.	108
22	Victory No. 176, Cincinnati, O.	105

Iowa

1	Aldebaran No. 12, Cedar Rapids, Ia.	776
2	Melchior No. 8, Waterloo, Ia.	564
3	Tirzah No. 3, Mason City, Iowa	293
4	Cedar Rapids, No. 65, Cedar Rapids, Ia.	219
5	Roman No. 98, Sioux City, Ia.	198
6	Jewel No. 2, Council Bluffs, Ia.	137

Illinois

1	Triumph No. 17, Decatur, Ill.	720
2	Ithamar No. 1, Danville, Ill.	524
3	Centralia No. 153, Centralia, Ill.,	500
4	Caledonia No. 59, Urbana, Ill.	420
5	E. St. Louis No. 136, E. St. Louis, Ill.	418
6	Balthasar No. 2, Champaign, Ill.,	338
7	Friendship No. 61, Chicago, Ill.	299
8	Miriam No. 11, Kensington, Ill.	280
9	Lawrenceville, 86, Lawrenceville, Ill.	247
10	Vojta Naprstek No. 176, Chicago, Ill.	245
11	Galesburg No. 50, Galesburg, Ill	225
12	Danville No. 474, Danville, Ill.	216
13	Castalia, No. 154, Joliet, Ill.	199
14	Waukegan No. 76, Waukegan, Ill.	199
15	Valhalla No. 63, Chicago, Ill.	197
16	Granite No. 144, Granite City, Ill.	191
17	Mt. Vernon No. 115, Mt. Vernon, Ill	180
18	Harrisburg No. 116, Harrisburg, Ill.	178
19	Mira No. 97, Mt. Carmel, Ill.	174
20	Fox River No. 508, Aurora, Ill.	173
21	Metropolis No. 181, Metropolis, Ill.	170
22	Murphysboro No. 222, Murphysboro, Ill.	162
23	Damascus No. 41, Springfield, Ill.	161
24	J. C. Hale No 149, Mattoon, Ill.	159
25	Melchior No. 27, Charleston, Ill.	157
26	Vodnany No. 333, Chicago, Ill.	156
27	Kankakee No. 91, Kankakee, Ill.	155
28	Auburn No. 49, Auburn Park, Ill.	153
29	K. J. Poniatowski No. 240, Chicago, Ill.	147
30	Vlastimel, No. 186 Chicago Ill.,	146
31	Guiding Star No. 271, Springfield, Ill.,	140
32	Effingham No. 36, Effingham, Ill.	136
33	Olney No. 12, Olney, Ill.	133
34	Litchfield No. 169, Litchfield, Ill.	132
35	Victory No. 561, Mt. Veron, Ill.	130
36	Mt. Carmel No, 453, Mt. Carmel, Ill.	128
37	Grayville No. 28, Grayville, Ill.	123
38	Linne No. 262, Rockford, Ill.	119
39	Decatur No. 243, Decatur, Ill.	119
40	Cairo No. 171, Cairo, Ill.	113
41	Kewanee No. 258, Kewanee, Ill.	112
42	Robinson No. 48, Robinson, Ill.	106
43	Brighton No. 535, Chicago, Ill.,	104
44	Columbia No. 74, Chicago, Ill.,	100
45	Superior No. 372, South Chicago, Ill.	100
46	Madison No. 200, Madison, Ill.	100

Tennessee

1	Usona No. 36, Memphis, Tenn.	626
2	Nashville No. 100, Nashville, Tenn.	357
3	Ben-Hur No. 1, Knoxville, Tenn,	134

Missouri

1	Carnation No. 7, Kennett, Mo.	538
2	Century No. 26, St. Louis, Mo	344
3	Iris No. 141, Springfield, Mo.	212
4	Independence No. 159, Dexter, Mo	181
5	Morehouse No. 10, Morehouse, Mo.	152
6	Lone Rock No. 156, Chaffee, Mo.	126
7	Mizpah No. 90, Cardwell, Mo.	121
8	Sikeston No. 9, Sikeston, Mo.	117
9	Golden Rod No, 22, St. Joseph, Mo.	110
10	Simonides No. 61, St. Louis, Mo.	102
11	Benton No. 143, St. Louis, Mo.	100

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	455
2	Lincoln No. 118, Lincoln, Neb.	313
3	Mecca No. 13, Omaha, Neb.	268
4	York No. 61, York, Neb.	137
5	Fontenelle No. 158, Omaha, Neb.	136

Mississippi

1	Meridian No. 2, Meridian, Miss,	371

Pennsylvania

1	Pioneer No. 42, Scranton, Pa.	350
2	Keystone No. 1, Bradford, Pa.	346
3	Lew Wallace No. 17, Meadville, Pa.	281
4	Harmony No. 43, Sharon, Pa.	251
5	New Kensington, 11, N. Kensington, Pa.	238
6	Benj. Franklin No. 97, Phila' Pa.	208
7	Trevyline No. 12, Jeannette. Pa	151
8	Rigel, No. 9, Newcastle, Pa.	138
9	Arrius No. 4, Braddock, Pa.	127

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	322
2	Huntington No. 15, Huntington, W. Va.	125

Washington

1	Tacoma No. 2, Tacoma, Wash.	302
2	Oriental No. 6, Seattle, Wash.	157

Virginia

1	Roanoke No. 4, Roanoke, Va.	299

Texas

1	Tirzah No. 10, Dallas, Tex.	292
2	Ithamar No. 3, Cleburne, Tex.	282
3	Lone Star No. 1 Ft. Worth, Tex.	241
4	Simonides No. 11, Marshall, Tex.	226
5	Arrius No. 68, Wichita Falls, Tex.	222
6	Greenville No. 39, Greenville, Tex.	172
7	Ben-Hur No. 5, Houston, Tex.	121

Alabama

1	Birmingham, No. 1, Birmi'ham, Ala.	285
2	Sheffield No. 18, Sheffield, Ala.	117
3	Florala No. 42, Florala, Ala.,	101

Arkansas

1	Egyptian No. 4, Paragould, Ark	211
2	Esther No. 3, Jonesboro, Ark	205
3	Rose City No. 40, Little Rock, Ark.	151
4	Century No. 10, Wynne, Ark.	126
5	Argenta No. 71, Argenta, Ark.	114

California

1	Los Angeles, No. 19, Los Angeles, Cal.	205
2	Simonides No. 4. Los Angeles, Cal.	108

Michigan

1	Fort No. 130, Detroit, Mich.	203
2	Eros No. 27, Saginaw, Mich,	296
3	Union No. 159, Detroit, Mich.,	173
4	Queen No. 43, Battle Creek, Mich	151
5	Kalamazoo, No. 4, Kalamazoo, Mich.	125
6	Ilderim No. 9. Jackson, Mich.	123
7	Ben-Hur No. 1, Flint, Mich.	107
8	Mars No. 31, Bay City, Mich.	102
9	Peerless No, 100, Lansing, Mich.	103
10	State No, 150, Detroit Mich.	101

Georgia

1	Whitfield No, 7, Savannah, Ga.	178
2	Progressive No. 24, Atlanta, Ga.	155

District of Columbia

1	Washington No. 1, Washington, D. C.,	177

Oregon

1	Ben-Hur No. 9, Portland, Ore	169

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	143
2	Maryland No. 1, Baltimore, Md.	107

Kansas

1	Junction City No. 2, Junction City, Kans.	133
2	Liberty No. 61, Kansas City, Kan.	130

Oklahoma

1	Hugo No. 58, Hugo, Okla.	131
2	Ben-Hur No. 76, Muskogee, Okla.	121
3	Oklahoma No. 1, Oklahoma City, Okla.	102
4	Tulsa No, 8, Tulsa, Okla.	106

Colorado

1	Sterling No. 16, Sterling, Colo.	129
2	United Court No. 20, Denver, Col.	119
3	Pueblo No. 11, Pueblo, Colo.	106

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	127

Louisiana

1	Star of Bethlehem No. 6, New Orleans	110
2	Lafayette No. 1, Lafayette, La.	108

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Table 4, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

AGE	Table 2	Table 3	Table 4
18	$1 00	$1 05	$ 91
19	1 02	1 07	92
20	1 04	1 09	94
21	1 07	1 12	96
22	1 09	1 15	98
23	1 12	1 18	1 00
24	1 15	1 22	1 02
25	1 19	1 26	1 04
26	1 22	1 30	1 07
27	1 26	1 34	1 09
28	1 30	1 38	1 12
29	1 34	1 43	1 15
30	1 39	1 48	1 18
31	1 44	1 53	1 21
32	1 49	1 58	1 24
33	1 54	1 64	1 28
34	1 59	1 70	1 32
35	1 64	1 77	1 36
36	1 71	1 84	1 40
37	1 78	1 92	1 44
38	1 84	1 99	1 48
39	1 91	2 07	1 53
40	1 99	2 16	1 58
41	2 07	2 25	1 64
42	2 15	2 35	1 69
43	2 25	2 46	1 75
44	2 35	2 57	1 81
45	2 45	2 70	1 88
46	2 56	2 83	1 94
47	2 68	2 96	2 02
48	2 80	3 10	2 09
49	2 93	3 26	2 17
50	3 06	3 42	2 26
51	3 21	3 60	2 35
52	3 37	3 79	2 44
53	3 54	4 00	2 54
54	3 72	4 22	2 65
55	3 91	4 46	2 76

Certificates will be issued for $500 or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life under tables 2, 3, and 4.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class B may transfer at attained age without re-examination from Term Table 4 to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made on or before reaching the age of fifty-five.

Table 1

Income and Disability Certificates will be issued for $1,000 or any multiple of $500 in excess thereof, up to and including $5,000, at the following rates per $1,000:

Age.	Monthly	Semi-Annual.	Annua.l
16	$1.00	$ 5.70	$11.12
17	1.02	5.84	11.39
18	1.05	5.99	11.69
19	1.08	6.15	12.00
20	1.11	6.32	12.34
21	1.14	6.50	12.69
22	1.18	6.69	13.06
23	1.21	6.89	13.45
24	1.25	7.11	13.87
25	1.29	7.33	14.31
26	1.33	7.57	14.77
27	1.38	7.82	15.26
28	1.42	8.09	15.79
29	1.47	8.37	16.34
30	1.53	8.68	16.93
31	1.58	8.99	17.55
32	1.64	9.34	18.22
33	1.71	9.70	18.93
34	1.78	10.09	19.68
35	1.85	10.50	20.48
36	1.93	10.93	21.33
37	2.01	11.40	22.24
38	2.10	11.90	23.22
39	2.19	12.43	24.26
40	2.29	13.00	25.37
41	2.40	13.61	26.56
42	2.52	14.27	27.85
43	2.64	14.98	29.22
44	2.78	15.74	30.71
45	2.92	16.56	32.31
46	3.08	17.45	34.05
47	3.26	18.42	35.94
48	3.44	19.48	38.00
49	3.65	20.63	40.25
50	3.88	21.90	42.73
51	4.13	23.29	45.45
52	4.40	24.85	48.48
53	4.71	26.57	51.84
54	5.06	28.50	55.61
55	5.45	30.68	59.87

Ben-Hur members holding Term, Whole Life, or Death and Disability Certificates may apply for as much as $5,000 additional protection under this form of certificate.

Ben-Hur Monthly Income, Disability Certificate gives the ideal protection.

Price List

Badges, members, per dozen	$3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	.10
Ballot Boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.50
Scribe's Cash Book, No. 250	1.00
Scribe's Cash Book, No. 500	1.50
Scribe's Cash Book, Leather Bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen.	1.00
Scribe's receipts, with name and number of Court, per thousand	2.50
Seals, each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6¾, for Scribe.	2.00
1,000 envelopes, 6¾, for Scribe.	3.50
Seven Pointed Star Pin, Solid Gold, No. 200	1.50
Star with cross and chain, solid gold, No. 198	2.00
Electro button or pin, No. 186	.35
Rolled gold button or pin, No. 187	.50
Solid gold button or pin, No. 188	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

Wanted—Twenty-five field workers to take territory in the State of Iowa. Best contract, best territory, best society for permanent and profitable employment. Address W. N. Steele, State Manager, 827 Third Avenue East, Cedar Rapids, Iowa.

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.

WANTED—Fraternal Deputies, men and women, for the State of Kentucky. Those who want to do better work and make more money should write Spalding E. Michot, State Manager, 708 Realty Building, Louisville, Ky.

TRIBE OF BEN-HUR

Reminder of Monthly Payments

To Beneficial Members, Tribe Ben-Hur:

The Regular Monthly Payment on your Beneficial Certificate for the month of September, 1918, is now due and must be paid to the Scribe of your Court on or before, the 25th day of this month without notice.

In accordance with a resolution unanimously adopted by the Supreme Tribe a Special War Risk Fund has been established. This Fund is procured by a special levy of fifteen cents per month on each and every Beneficial Member, thereby making it a Patriotic Contribution, but which is obligatory upon each and every Beneficial Member. The second levy of fifteen cents is due September 1, 1918, and must be paid to the Scribe of the Court on or before the 25th day of the month, together with your Regular Monthly Payment.

Each Beneficial Member will be required to pay the fifteen cents as the Third Payment to the Special War Risk Fund for the month of October on or before the 25th day of that month together with the Regular Monthly Payment as provided by the Laws of the Order.

In event of your failure to pay the Monthly Payments and Assessments you will stand suspended without notice, as provided by our laws.

Fraternally in T. B. H.,
JNO. C. SNYDER, Sup. Scribe.
Crawfordsville, Indiana.
September 1, 1918.

German Intrigue

[The following statement of facts is issued by the Committee on Public Information, Washington, D. C., and therefore can be accepted with governmental authority as being true and correct.]

That the German Government spent between $15,000,000 and $20,000,000 on plots and intrigues in this country in the years 1915 and 1916 through a single channel, the office of Doctor Heinrich F. Albert, the commercial attaché of the German embassy, is revealed for the first time.

The sources from which the information is drawn are the official files of the Department of Justice, and the records of the trials conducted by the Department agents, particularly in New York, Chicago, Detroit, and San Francisco.

The story told by these official records are painstakingly explained and is an amazing one. It dots the "i's" and crosses the "t's" to all our conceptions of official German unscrupulousness, effrontery, and lying. It deals with labor leaders corrupted, and strikes caused in munition plants by German influence; with the German financing of the movement for an embargo on munition shipments; with the destruction of innocent merchant vessels by bombs planted in their cargoes by paid German agents in American harbors; with plots for the promotion of sabotage in the United States and in Canada, including the blowing up of the Welland Canal and the Canadian Pacific Railway; with the corruption of American opinion through the agency of German paid professors, newspapers, and lecturers; with the forging of passports to send German reservists abroad; the supplying of German raiders at sea from American ports; German plots organized here in order to cause revolt in India and in Ireland; with the procuration of perjury and the shameless lying of the German Government.

Among the Germans actively connected with plots and intrigues in this country while enjoying its hospitality were Ambassadors Bernstorff and Dumba; attachés Papen, Boy-Ed and Albert; Franz Bopp, German Consul at San Francisco, and Kurt von Reiswitz, Consul at Chicago; Dr. Buenz and Paul Koenig of the Hamburg-American steamship line; and such minor conspirators as Rintelen, Fay, Gorst, Scheele, Kleist, and a dozen others. The numerous American tools include Ex-Congressman Frank Buchanan, who was active in the movement for strikes and the munitions embargo: Lamar, the "Wolf of Wall Street"; Dr. William Bayard Hale, to whom Count Bernstorff referred as one who could "give information" concerning the embargo movement; Max Breitung, of Chicago, and Albert Koltschmidt, of Detroit, who were connected with attempts to promote explosions; the notorious Jeremiah O'Leary, Irish agitator and editor of a seditious publication called "Bull"; George Sylvester Viereck, whose paper *The Fatherland* was financed by the German Embassy, and a host of others.

Of the bomb industry, with its 300 to 400 bombs manufactured, and fires in 33 ships sailing from New York, we get this glimpse in the testimony of a witness in the case against Captain von Kleist, in the New York courts: "He told me that he, Mr. von Kleist, and Dr. Scheele, and a man by the name of Becker on the Friedrich der Grosse, were making the bombs, and that Captain Wolpert, Captain Bode, and Captain Steinberg had charge of putting these bombs on the ships; they put these bombs in cases and shipped them as merchandise on these steamers, and they would go away on the trip and the bombs would go off after the ship was out four or five days, causing a fire and causing the cargo to go up in flames."

Of equal if not greater interest is the following intercepted radiogram sent from Berlin in January, 1916, to Ambassador Bernstorff:

"Jan. 26. For Military Attaché. You can obtain particulars as to persons suitable for carrying on sabotage in the United States and Canada from the following persons: (1) Joseph McGarrity, Philadelphia, Penn. (2) John P. Keating, Michigan Avenue, Chicago. (3) Jeremiah O'Leary, 16 Park Row, New York. One and two are absolutely reliable and discreet. No. 3 is reliable, but not always discreet. These persons were indicated by Sir Roger Casement. In the United States sabotage can be carried out on every kind of factory for supplying munitions of war. Railway embankments and bridges must not be touched. Embassy must in no circumstances be compromised. Similar precautions must be taken in regard to Irish pro-German propaganda. (Signed)

"Representative of General Staff."

Fraternals Liberal to Soldiers

Various fraternal societies, in order to protect their funds, have made small assessments in addition to their regular rates to provide for the extra hazard of soldier insurance, and while the members have come across loyally and sensibly, there have been some who have howled their heads off at the "raise."

For instance, what is the amount of the extra assessment for you in your society? Fifteen cents a month? Well, listen: you ought to be tickled that you were not dealing with an old-line company. They soaked the soldier; your society took the big burden from the brave boys and divided it among the thousands of members of the society.

A Suggestion

In the hopeless hours of the American revolution, when it seemed the hopes of a liberty-loving people were doomed to failure in the cruel snows of Valley Forge, George Washington, the Father of Our Country, prayed.

In the darkest days of the Civil War, when the fate of this glorious Union of states trembled in the balance, the immortal Abraham Lincoln prayed.

These were moments of supplication for divine guidance. They were a modern exemplification of the spirit of Solomon, who being urged by God to "ask what I shall give thee" thought not of power or dominion and glory or self-aggrandizement, but, realizing the frailties of all flesh and the responsibilities of leadership, in an overmastering desire to serve the Truth and Right, Solomon prayed:

> "I am but a little child. I know not how to go out or come in. And thy servant is in the midst of thy people which thou hast chosen, a great people, that can not be numbered nor counted for multitude. Give therefore thy servant an understanding heart to judge thy people, that I may discern between good and bad; for who is able to judge this thy so great people?"

This is a Christian nation. We are a people believing in God, the Father, and his son Jesus Christ. Despite our imperfections, we strive to attain that standard of Christian living and action, as individuals and as a nation, set up by the Lowly Nazarene.

Despite our allegiance to a gospel of "peace on earth" we are in war. The choice was not ours; it is as if we have been called to lead a great people, that cannot be numbered nor counted for multitude, in a battle to the death between the disciples of Christ and Bernhardi; between democratic tolerance and brotherly love on the one hand and autocratic intolerance and organized brute force on the other.

It is a leadership to be accepted in profound resolution to serve the right with our utmost and highest endeavor, without thought of ourselves. It is a task not to be taken lightly and while we must have unfaltering confidence in our vision and unswerving courage in our convictions, all of us ought often to pray that our vision may be unclouded by selfish interests, that the rectitude of our action be assured by our willingness to have "Thy will, not mine," prevail; that our convictions may be reinforced and confirmed by frequently being submitted to the test of prayer.

From the days when the first martyrs triumphed over a hostile and a doubting world, history is replete with eloquent testimony to the efficacy of prayer. It behooves us as a nation, in times like these, to keep in close and continuous touch with the source of its power and its aspirations.

Is there any reason why there should not be, in every city, village and hamlet of the United States, in these days of sacrifice and heroic endeavor, a time set apart—one or two short moments—when the barter and the strife, the hurry and tumult of our business activities, may cease, and all of us, in such fashion and in such thoughts as come to our souls, offer our prayers.

Is there any reason why, at high noon each day, there should not sound a signal agreed upon, which shall be the angelus calling us to prayer for no more than two minutes?

Is it not worth while to stop traffic for so short a time, to halt every business activity just long enough to impress upon all of us that even in war we would maintain close touch with Him who is mightier than all armies and whose will we would serve as individuals and as a nation?

Isn't it worth while? Might it not be that again the throne of God would be rejoiced and it might be done unto our glorious nation as it was done to Solomon when God said unto him:

> "Because thou hast asked this thing, and hast not asked for thyself long life; neither hast asked riches for thyself, nor hast asked the life of thine enemies; but hast asked for thyself understanding to discern judgment; behold, I have done according to thy words!"

Isn't it worth while?

Man Power

We read much of man power these days; human power is a better term, because it emphasizes the fact that the women and children also constitute a great factor in this war. In the final victory every man, woman, and child in America can and should have a part.

In comparing the man power of Germany with that of the United States, it must be borne in mind that a much larger proportion of the manual labor of the German nation is performed by the German women than it is in America by the American women. It is said that in peace times the women constitute forty-two per cent of the agricultural and industrial labor of Germany. They work in the fields, in the factories, in the mines, at the very hardest and most laborious tasks, doing the work done only by men in this country. With a great proportion of the German men in the army, it is not improbable that women now constitute by far the larger half of German manual labor.

The women of the United States are nobly, unselfishly, bearing their share of the burdens of war. By the grace of God, and the power and courage of America, the fate of the German women is not and will not be theirs. But it will be with their assistance and coöperation, and their full assumption of the burdens and duties of the day, that the United States is to exert its full power in ridding the world of that intolerable German kultur which makes brute soldiers of the men and slaves of the women. There are, however, many among us who are entering into this service, either half-heartedly or not at all, and are doing an injury rather than a good.

There are enemy aliens and there are native aliens. The American who does not do his part toward winning the war, who neither fights nor works, nor lends for victory, is as much an alien to America's purposes and America's cause as the rankest Prussian interned in this country.

This is a war of peoples as well as nations, and each individual has a place and a duty.

Every man, woman, and child in America can help win the war. Every man, woman, and child who buys a Liberty Bond or a War Savings Stamp, or who conserves the necessities of life, does something towards winning the war. Enlist in one division of national service, support the Government, and back up our fighting men in France and on the seas.

Stop! Recall how the brave Russian armies were defeated for lack of guns, munitions, and supplies. The Germans laughed at the Russian Government's failure to stand by its fighting men. Let them have no such mirth at our expense! Give our Government the support of our people, our resources, and our money, so that it can arm, equip, supply, and maintain our fighting men at the very highest point of efficiency!

Look at the war map and see what absolute devotion of a nation's resources to military purposes has accomplished for the enemy! Increase production and lend money to the United States, so that our support of our fighting forces will equal, if not surpass, that of Germany! It is better to spend our money that way than in paying Germany's war bills.

Listen to the call of duty and patriotism, and economize! Do your utmost in every way to win the war by increased production, by decreased consumption, and by lending to the Government. Let nonessentials go; make sacrifices! How little and inconsequent they are compared with the great purpose they help to attain! How well worth making they will appear when our troops come home victorious—victorious by their own courage and ability, backed by the unselfish and whole-hearted support of their nation.—*Ex.*

IF you put those odd pennies into War Savings Stamps you and the Government and everybody concerned would be much better off and you would never feel the pinch of thrift.

Now is the time to take membership. Tomorrow may be too late. Upon today's decision may depend whether you will be one to be accepted or rejected.

UNDER THE PALMS

CHICAGO CORNER

Friendship Court No. 61 transacted all business as quickly as possible at the meeting July 24. Many of our members were absent on account of the intense heat and vacation time. We were pleased to have the membership of Schiller Court No. 89 transfer to our Court and hope to see a large attendance at meetings. Now that the weather is more comfortable and vacation time is over, all the officers and members ought to try and attend meetings more regularly in order to help the welfare of our Court.

We are the proud possessor of $500.00 Liberty Bonds and expect to purchase more before very long.

Do not fail to attend our next meeting, September 11, "Jno. C. Snyder Night," at 19 West Adams Street. A Bunco Party will be given on October 9, for members and their friends. All are cordially invited to attend.

REPORTER.

Ladies' Degree Team, Valhalla Court No. 63, Chicago, Illinois

NEWS FROM THE COURTS

Indiana

KENDALLVILLE, IND.—Thursday, July 18, we had a large attendance of members and a splendid program was given in dedication of our Service Flag. The program consisted of songs and addresses. The principal patriotic address being delivered by the Hon. T. A. Redmond. Brother P. O. Bowers, our State Manager, was also present and gave an interesting talk. The formal dedication of the Service Flag was made by Miss Dora Crook and Miss Mabel Pippinger. The flag and honor roll was a gift from Brother and Sister P. L. G. Axel. The honor roll is a work of art, all hand engraved, which was done by G. H. Blackford, of Crawfordsville, Indiana. The occasion will long be remembered by those who witnessed the impressive ceremonies.

The following members are in France: Wayne O. Reed, Earl K. Voght, Donald P. Herb, Charles P. Emerick, Carl G. Squires, Earl F. Grossman, and George C. Wisler.

Those in service in this country are: Leon K. Wert, Frank H. House, Herbert D. Cockrell, Marvin E. Arnold, Harold G. Sellers, Russell E. Shipe, Harold O. Williams, Louis J. Lacroix, Benjamin F. Boosinger, Ray H. Hewitt, John M. Seaney, Frank H. Bayles, and J. M. Kellar.

REPORTER.

ST. BERNICE, IND.—Saturday evening, August 3, was a gala night for our little city, as upon that date we were honored with a visit from our State Manager, Brother P. O. Bowers, accompanied by Brothers Ed. M. Mason, W. W. Goltra and George Bowers, from Crawfordsville, who assisted our District Manager, Brother L. A. McReynolds, in organizing Bernice Court No. 380 with seventy-five beneficial members.

The work of securing this splendid class of new members has been accomplished by Brother McReynolds during the past few weeks. He is getting the work started in our community and we expect soon to be on the Roll of Honor and attain our place well in the forefront among the Courts in the State of Indiana.

A splendid corps of officers was elected and installed, the installation ceremonies being in charge of Brother Bowers, assisted by our other honored guests. The initiatory work was given by the splendid degree team from Terre Haute, Indiana, and their work elicited much praise and favorable comment.

After the regular order of business had been completed, refreshments were served and talks were made by our Crawfordsville visitors. It was a late hour before the happy throng wended their way home from the first meeting of Bernice Court No. 380.

REPORTER.

Arkansas

PARAGOULD, ARK.—Egyptian Court No. 4 purchased $200.00 worth of Liberty Bonds in March and in April we dedicated a Service Flag for our Court. At this date the flag shows nine blue stars and one gold one.

June 20, we initiated a class of eighteen candidates, and on August 8, a class of seventeen, and at other times, smaller classes. Since April 10, sixty new members have been added to our Court. In June and in August we have had the pleasure of having with us at the two meetings, State Manager A. S. Bradshaw, whose visits proved very helpful to us. July 11, we had a Public Installation. A large crowd was in attendance and the following is the program:

America	Audience
Music (piano)	Thomas Parker
Vocal Solo	Mrs. Etta Flippin
Reading	Miss Mildred Mendenheiser
Quartet	Messrs. Cox, Blunt, Adkins and Archie
Address	G. O. Light
"Long Boy"	Geo. Flippin, Jr.
Violin Solo	Miss Blanche Taylor
Reading	Louise Ford
The Red, White, and Blue	By Eight Girls
Installation of Officers	Lucile Ross, Polly Bateman and Alma McCay

Preparations are being made to organize a Tirzah Club in the near future, by which we expect to render valuable and patriotic service during these trying times.

We have been informed that Dr. R. H. Gerard expects to visit Paragould in October and plans have already been made to have an open meeting at that time.

Watch Egyptian Court No. 4 grow.

REPORTER.

LITTLE ROCK, ARK.—Rose City Court No. 40 had a very interesting meeting Monday, July 22, and initiated a class of candidates. Our District Manager, Brother Dan R. Henry, was present and assisted greatly in the work. As several of the members of the degree team were unable to be present on account of sickness, the substitutes in the various characters gave splendid renditions of their parts. Our State Manager, Brother A. S. Bradshaw, was called out of the city and could not be present, but he was represented by Brother Henry, our District Manager.

As there are five Monday nights in this month, we have arranged to have a special program to be observed jointly by Rose City Court No. 40 and Argenta Court No. 71. It will be an open meeting and the members are privileged to bring their friends. A splendid program is being arranged and we anticipate a large crowd. We now have over 200 members and are adding new members at every meeting.

Plans are under way for chartering a steamer and having a moonlight boat ride up the river soon, and we hope to make this a gala occasion. We have bought some Liberty Bonds and are buying Thrift Stamps and War Savings Stamps through our Ben-Hur Savings Club, which was organized by Brother Henry recently. We are having fine meetings. The splendid music furnished by our talented members helps to increase the attendance. We have been favored with visits from many of the soldiers from Camp Pike, and they are all most cordially welcomed. Our city is on the boom. The Government is building a great Aeroplane Station here in connection with Camp Pike.

CORRESPONDENT.

ARGENTA, ARK.—Thursday, July 15, Argenta Court No. 71 had initiation of candidates. The full ceremonial was given by our splendid degree team, which ranks as one of the best teams in the State. The jurisdiction of District Manager Dan R. Henry has been extended to cover this city and our Court is already experiencing the benefit of his supervision. His offer of a dollar's worth of Thrift Stamps for each new member and a War Savings Stamp for four members, is having the desired effect of creating an interest. Miss Ruby Darnell was the first to win the dollar's worth of Thrift Stamps, and a number of others are planning and working to procure the first War Savings Stamp. A large number of members from Rose City Court No. 40, of Little Rock, visited our Court recently. We are having a good attendance at our meetings and much interest is being manifested.

REPORTER.

Missouri

ST. LOUIS, MO.—Century Court No. 26 and Simonides Court No. 61 held a joint meeting at their hall on Tuesday evening, August 6. The occasion being the celebration of Century Court's victory over Simonides in the membership contest, which closed June 30. Simonides Court was the host and, as such did everything possible for the pleasure and comfort of their guests. A large class of young people were initiated by Century Court's degree team. The hall was filled with members from every Court in the city and those who were not present missed a rare treat. An abundance of good things to eat was served and every one present voted the evening one of the best they had spent in a long time. Simonides Court is a good loser and will be sure to give a better account of itself next time. Century Court will initiate another large class in the near future. Sister Annie B. Baumann of St. Genevieve, Mo., a member of Century Court, has made a beautiful star quilt and sent it to the Court to be raffled for the benefit of the Red Cross. It is hoped a large sum will be realized. Members, how many tickets will you take?

REPORTER.

Ohio and Northern Kentucky

Many interesting things have occurred in this section recently, for we have many loyal Ben-Hur members who insist that we are still on the map. Friday, July 19, the Welfare Committee's Team initiated a class of fifteen new members, but we regret about forty more candidates asked to be excused on account of the excessive heat until cooler weather. They will be initiated next month. The Welfare Committee is under obligations to Good Will Court No. 222 for the use of their beautiful hall and delicious ice cream and cake they served.

Saturday, July 20, the Ben-Hur Outing occurred at Chester Park, where about 1,500 Ben-Hur tickets were taken in at the gates, which is very encouraging. Another very encouraging thing which has occurred is that Naomi Court No. 133, with Joe Thom, Chief, Judge Sam W. Bell, Scribe, have moved the whole Court from Carthage to a fine hall in Lincoln Inn Court's Building, No. 519 Main Street. This Court meets the fourth Monday of each month and very soon expects to meet oftener. Early in August the Booster Club was organized in the Emery Hotel and elected that genial and gentlemanly Brother, A. M. Plant, as President, and Sister Black as Secretary and Treasurer. Plans have been made to have a big Booster meeting later in this month in the offices of Brother Sam Bell and Brother Ed Gayle, No. 519 Main Street.

Over in Covington Brother Oscar H. Roetken, Scribe, of Covington Court No. 2, has resigned as Scribe to take up Y. M. C. A. work at Camp Zachary Taylor, and the Court has elected Bert J. King, 330 Scott Street, as successor of Brother Roetken. Members should bear this change in mind. Brother Al. W. Ruwe is now District Manager for Kenton and Campbell Counties in Northern Kentucky and has written $6,500 during the past week. Brother Ed Gayle has written more Ben-Hur insurance that sticks during his short administration than the three preceding deputies wrote in all the years, and he has promised to keep up the good work.

P. C.

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.

Our Nation

Some one has said that America will come out of this war more a nation than she has ever been. That is true; no more an old-fashioned nation with nationalistic objects and dynastic ambition, but a new-fashioned nation, with sounder attitude toward itself. This new nation will have learned to view in better proportion the importance of sound daily living and of community effort, and perhaps it is not too much to hope that the people of America, in common with the people of the other belligerent countries, will have a firm and faithful conviction, when the war is over, that the glory of nations does not lie in material things, except as they are necessary to a condition for the development of the finest freedom and the best opportunities for spiritual growth among their people.—*Newton D. Baker, Secretary of War.*

Moving Bakery

One of the mechanical wonders of the war is the moving bakery used by the British. This is a portable machine capable of mixing the flour into dough, molding the dough and dividing it into predetermined weights, which can be regulated by the simple movement of a handwheel. The machine is mounted on a specially constructed motor truck so that it can follow the troops. With a crew of five men it will make 6,000 loaves of any size, shape, or weight in one hour. This is the same amount of work which formerly required 112 army bakers mixing bread in the field by hand.

A Friendly Neighbor

Over in Cincinnati lives an old man who for nearly a half century has been a stationary engineer. Although gray and growing feeble, that man is holding down an important engineering position in the employ of the school board. There is a secret behind it that was not revealed until recently.

Across a high fence from the old man's engine works a young engineer who, for a year or more, has jumped the fence when something went wrong with the engines and required the old man or some expert to fix them. Nobody has ever known who repaired the leaks, set the gauges, patched the cracks, got up the steam and even blew the whistle. And the young man has never received any pay for the help he gave except the tearful thanks of the old man who goes home each Saturday night with his check.

This is simply a case of real Americanism, real Christianity, and real Fraternalism expressed in a most practical way.

In these times when war brings us closer together we see such kindly acts cropping out everywhere which were rare before the war, not because we were selfish, but because we were thoughtless.

The Sugar Waste

The following bulletin is most forceful and effective regarding the waste of sugar in coffee and tea.

100,000,000 cups of coffee used daily in the United States.

7,000,000 cups of tea used daily in the United States.

170,000,000 cups of tea and coffee. If even an average of half a teaspoonful of sugar per cup is left undissolved at the bottom of cups of tea and coffee, the waste would be 1,700,000 pounds of sugar daily.

The man who purchases a nickel's worth of peanuts to munch at the ball game, to feed to the squirrels in the park or to gladden the hearts of the children at home, scarcely realizes that he has contributed to an industry that last year farmed a million-dollar crop, which, when placed on the market in various forms, reached the stupendous sum of $36,000,000.

Scientists claim that the peanut is the only staple food that will at once nourish man, beast, bird and field. It is the most nutritious of the entire nut family, rich in tissue building properties, and the cheapest. Many southern farmers are now using the peanut in their regular system of crop rotation. It has the added value of extracting oxygen from the air and feeding it to the soil.

Their Bit

Jimmie, very proud of his first job and weekly salary of $6.83, purchased a Liberty Bond on the installment plan. That evening he saw in the newspaper that John D. Rockefeller had invested in Liberty Bonds to the extent of $10,000,000.

Turning to his mother, Jimmie said proudly, "Well, ma, two of us Americans have done our duty, anyhow."

Member of Ben-Hur in the Service

[We desire the name of every member of our Order who is serving our country in any branch of the war service, and request each soldier or some member of his family to fill out this blank and return to THE CHARIOT, Crawfordsville, Ind.

IMPORTANT—If the Enlistment Permit has not been attached to Beneficial Certificate, kindly forward Certificate to our Supreme Scribe, Jno. C. Snyder, Crawfordsville, Ind., with request that Permit be attached thereto.]

INFORMATION ON PATRIOTIC SERVICE

To THE CHARIOT:

I belong to...Court, No....................

Location of said Court...State of....................

My certificate in the Tribe of Ben-Hur is No......................................

I am now in Company..........of.............................Regiment.........................

....

My present location is Camp..

....

Has the "Enlistment Permit" on your Certificate been attached by our Supreme Scribe?..............................

Yes or No.

Name of Soldier..

Name of person making this report ....

Address of person making report ....

For years it had been the rule in the Brown family for the youngest son to sift the ashes. Willie, aged nine years, had been on the job for some time. One morning the boy was told by his smiling and happy father that a baby had arrived the previous night. Willie also beamed, much to his father's delight.

"And just think," added Mr. Brown. "It's our first little girl."

Willie's smile vanished; replaced immediately by a savage scowl.

"A girl," he said. "Must I always sift ashes!"—*Exchange.*

FINANCIAL STATEMENT

Benefit and Special War Risk Assessment Funds, Tribe of Ben-Hur—Report of Supreme Scribe
For the Month Ending August 15, 1918

Balance on hand July 15, 1918		$1,726,791.39
July Receipts:		
Received from Monthly Payments	$ 95,760.47	
Received from Special War Risk Assessments	64.12	
Received from Interest	3,856.72	
Received from Rent	1,741.92	
Total Receipts		$ 101,423.23
Sum		$1,828,214.62
July Disbursements:		
Death and Disability Claims	$ 90,920.52	
Repairs on Home Office Building	210.77	
Maintenance of Building	641.22	
Total Disbursements		$ 91,772.51
Balance August 15, 1918		$1,736,442.11

Balance on hand August 15, 1918........................$1,736,442.11

List of Death and Disability Claims Paid in July 15, 1918

Daniel S. Gregg, Garrett, Ind.	$ 1,000.00
Lillian E. Spuhler, Cleveland, Ohio	500.00
Jos. Rain, Chicago, Ill.	500.00
Ida L. Watts, Ft. Wayne, Ind.	800.00
Chas P. Hoeft, Centralia, Ill.	1,000.00
Georgia M. Council, Poplar Bluff, Mo.	500.00
Harry L. Kinder, East St. Louis, Ill.	1,500.00
Chas. G. Hain, South Bend, Ind.	900.00
Cyrenus Frost, Columbus, Ohio	700.00
Sebastian Kohnle, Cincinnati, Ohio	1,000.00
Harry Frymuth, Ludlow, Ky.	1,800.00
Herrick E. Stephens, Elkhart, Ind.	2,000.00
Geo. Sondiregger, Oskaloosa, Iowa	500.00
Jno. Weyler, Chicago, Ill.	1,000.00
Okey D. Anstine, Fullerton, Neb.	3,000.00
Adaline Gosnell, Vincennes, Ind.	1,100.00
Vaclav Bartos, Chicago, Ill.	900.00
Ray N. Anderson, Pittsfield, Ill.	1,300.00
Wm F. Drausfield, Clay City, Ill.	1,100.00
Alonzo D. Sarver, Peru, Ind.	500.00
Ophelia J. Winslow, Tacoma, Wash.	1,000.00
Martha Allison, East St. Louis, Ill.	700.00
Carrie B. Hoffman, Evansville, Ind.	500.00
Montgomery May, Maryville, Tenn.	1,600.00
Mary Martina, Chicago, Ill.	300 00
Perlina J. Hart, Tennyson, Ind.	550.00
Mary E. Russell, Portsmouth, Ohio	1,500.00
Jordon Hecht, Logansport, Ind.	1,000.00
Jos. Kesselmayer, Columbus, Ohio	1,100.00
Geo. T. Davis, Metropolis, Ill.	250.00
Amy F. Mock Denison, Tex	1,000.00
Thos. K. Sutton, Henderson, Ky.	1,400.00
Jennie E. Smith, New Albany, Ind.	550.00
Mary J. Crawford, Owensville, Ind.	500.00
Jno. L. Steele, Shiloh, Ohio	1,600.00
Jas. A Young, Parsons, Kan.	3,000.00
Jno. S. Frazier, Kennett, Mo.	900.00
Jacob Wallace, Plymouth, Ohio	500.00
Jno. W. Musgrave, Gideon, Mo.	1,000.00
Lillie Thornton, Dothan, Ala.	300.00
Clinton L. Yost (Old Age Disability), Troy, Ohio	589.25
Milton B. Smith (Old Age Disability), Columbus, Ohio	286 61
Margarete Turner, Sand Springs, Okla.	1,000.00
Frank Konklin, Cedar Rapids, Iowa	1,000.00
Minna J. Best, Springfield, Ill.	700.00
Jos. F. Grammer, Evansville, Ind.	1,500.00
Jno. M. Johnson, Paris, Tenn.	1,000.00
David Shulkin, Baltimore, Md	839.25
Maud T. Motzinbacker, Scranton, Pa.	479.17
Jno. Halik, Chicago, Ill.	900.00
Edith Naughton, Syracuse, N. Y.	1,500.00
Edward H. Meyers, Lincoln, Neb.	1,000.00
Wm. T. M. Aitken, Cedar Falls, Iowa	2,000 00
Walter A. Burleigh, Seattle, Wash.	2,400.00
Sarah E. Rector Indianapolis, Ind.	1,055.19
Henry L. Harralson, Savannah, Ga.	1,000.00
Chas. F. Weigandt, Memphis, Tenn.	1,000 00
Vaclav Sluka, Chicago, Ill.	1,000.00
Geo. T. Pursley (Old Age Disability), Evansville, Ind.	50.00
Clara Brintzenhofe, Ft. Wayne, Ind.	250.00
Eliz. Snow, Deming, Wash.	1,000 00
Nanyn Plaff, Baltimore, Md	500.00
Wm. J. Brantley, Philadelphia, Miss.	1,600.00
Collette C. Worthling, Buffalo, N. Y.	1,000.00
Jno. C. Hunter (Old Age Disability), Taylorville, Ill.	180.00
Jno. Vejrostek, Chicago, Ill.	908.00
Catherine Beltir, Chicago, Ill	2,000.00
Christena Harvey, Buffalo, N. Y.	1,000.00
Thos. J. McMakin, Cincinnati, Ohio	700.00
Robert E. Lasater, Ft. Worth, Tex.	550.00
Tillie A. Curtis, Martinsville, Ill.	100.00
Jas. C. Ferguson, Fremont, Neb	2,000.00
Daniel J Wise, Taylorville, Ill.	1,000.00
Wm. W. Jennings, Mason City, Iowa	2,000.00
Geo. E. Dutton, Saginaw, Mich.	1,600.00
Geo. W. Holmes (Disability), Columbus Grove, Ohio	781.85
Annie Hovacek, Chicago, Ill	1,342.47
Peter E. Schwab, Hamilton, Ohio	2,550.00
Albert H. Robertson, Chicago, Ill.	1,600.00
Frank McCullough, Mattoon, Ill.	463.77
Albert H. Swisher, McCook, Neb.	500.00
Jno. J. Mohr, Portsmouth, Ohio	734.59
Sarah E. Bullock, Chandler, Okla.	1,945 45
Alexander Varga, Chicago, Ill.	500.00
Geo. W. Green, Lawrenceville,	650.00
Theo J. Sperry, Ramsey, Ill	1,272.19
Philip Senner, Chicago, Ill.	350.00
Charlotte Wheatfill (Disability), Terre Haute, Ind.	213.52
Hubert P. Gerber, Richmond, Ind	200.00
Ida F. White, Bernie, Mo.	1,000.00
Augustus J. Kent (Disability), Kendallville, Ind.	279.21
Total	$ 90,920.52

Total Paid to Beneficiaries Since Organization..................$17,138,368.10

Fraternally submitted in T. B. H., JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, August 15, 1918, Showing Amounts in Benefit and War Risk Funds and How Invested

Deposited in Banks and Trust Companies	$ 138,485.03
Real Estate (Old Home Office)	15,971.15
Real Estate (Present Home Office)	186,597 63
Real Estate (Adjacent Property)	24,221.80
Invested in First Mortgage Loans	120 150.00
Invested in Municipal and County Bonds	1,250,966.50
Cash in Office	50.00
Total Assets	$1,736,442.11

Fraternally submitted in T. B. H., S. E. VORIS, Supreme Keeper of Tribute.

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXIII Crawfordsville, Indiana, October, 1918 No. 10

Declaration of Fraternalism

Adopted at
Independence Square

Tuesday Evening,
August 27, 1918

We, the Representatives of the Fraternal Orders and Societies of the United States of America, numbering over twenty million members, protecting the homes and conserving the welfare and happiness of a large percentage of the people of this Republic, assembled at the Shrine of Liberty, in the City of Philadelphia, this twenty-seventh day of August, A. D. 1918, under the auspices of the National Fraternal Congress of America and the National Fraternal Press Association (The Canadian Fraternal Association also being officially represented) in a Patriotic Fraternal Conclave, hereby record our tribute of esteem to the noble Founders and those who by their words and deeds alike have vouchsafed to us and our posterity the blessings of Freedom.

In this hour when so many of our brave sons and daughters are helping to perpetuate these blessings and bring them to the Fraternalists of all the world, we pledge ourselves anew to the sacred and immortal principles of Life, Liberty and Fraternalism which our noble and self-sacrificing Forefathers promulgated in Independence Hall, recognizing that they embody the teachings of the Founder of Fraternalism as applied to Home and Country and all they hold dear and worth-while; that they exemplify our attitude toward the peoples of all the Earth who would enjoy these Heaven-inspired blessings and forever free themselves from the serfdom of mind, soul and body which Hohenzollernism would bring about for its selfish and nefarious ends.

While the just rights of men, women and children, communities and Nations are assailed by our enemies, we here pledge anew our lives and all we cherish to fight against such attempted injustice and aggression, placing our trust in the God of our Fathers and the strong arms and valiant hearts of those who alike know the right and how to attain and perpetuate it, that thereby the blessings of Liberty and Fraternalism may be a heritage for all, regardless of Nationality or Creed.

As our Forefathers brought these blessings to us and this Nation, so would we share them with all humanity seeking them unselfishly.

The defeat and destruction of Hohenzollernism we rceognize as an essential to the attainment of permanent Peace, Justice and Fraternalism throughout the world.

Therefore, recognizing the truth of the President's statement that "whatever disturbs the life of the whole world is the concern of the whole world and it is our duty to lend the full force of this Nation, moral and physical, to a League of Nations," we stand for a permanent world agreement through a League of Nations, and Justice through an International Court, as also with the aid of an International Council of Conciliation, and to utilize, through organization of the units of the National Fraternal Congress of America and Fraternal organizations everywhere, National and International constructive opinion to make the world safe for democracy.

After victory has been achieved with honor in the contest for the principles of Fraternalism and its uplift as opposed to the Powers of Darkness seeking supremacy, we favor the signing of a Declaration of World Peace, in Independence Hall, which will be made perpetual by the League of Nations and the International Council of Conciliation, thus inaugurating the Age of Fraternalism.

NATIONAL FRATERNAL CONGRESS OF AMERICA:
Dr. R. H. Gerard, President;
W. E. Futch, Secretary.

NATIONAL FRATERNAL PRESS ASSOCIATION:
Mary MacEachern-Baird, President;
C. C. Hollenbeck, Secretary-Treasurer.

PATRIOTIC FRATERNAL CONCLAVE COMMITTEE:
W. Freeland Kendrick, Chairman;
Arthur B. Eaton, Secretary.

Land of the Free.

America, O Power benign, great hearts revere your name,
You stretch your hand to every land, to weak and strong the same;
You claim no conquest of the sea, nor conquest of the field,
But conquest for the rights of man, that despots all shall yield.

America, staunch, undismayed, your spirit is our might:
No splendor falls on feudal walls upon your mountain's height,
But shafts of Justice pierce your skies to light the way for all,
A world's great brotherhood of man, that cannot, *must not* fall.

America, in God we trust, we fear no tyrant's horde:
There's light that leads toward better deeds than conquest by the sword;
Yet our cause is just, if fight we must until the world be free
Of every menace, breed, or caste that strikes at Liberty.

—*By special permission of Arthur Nicholas Hosking.*

National Fraternal Congress

The Fifth Annual Meeting of The National Fraternal Congress of America was called to order in the Assembly room of the Bellevue-Stratford Hotel, Philadelphia, Pa. Tuesday morning, August 27, at 10 o'clock, by Dr. R. H. Gerard, President of the Congress, and who is our Supreme Chief. This session of the Congress will go down in history as one of the greatest meetings of Fraternalists ever held.

Patriotism was the dominant note in all the work of the Congress and the Fraternal Conclave held in conjunction with the Congress was a great success. The following extracts from the *Philadelphia Record* will give our readers an idea of the magnitude of the celebration Tuesday evening:

THE FRATERNAL CONCLAVE.

"Densely massed around the historic shrine where the 'Declaration' and the Constitution of the United States were framed more than 50,000 men and women, representing 20,000,000 members of Fraternal organizations throughout the country, packed Independence Square and the adjacent streets and again pledged themselves to the same sacred principles of freedom and human rights in the greatest demonstration of Americanism the world has ever seen.

"Members of every religion, creed and political party joined in the Fraternal Conclave, stood shoulder to shoulder, and expressed but one thought, one purpose, one ideal. 'Liberty!' 'Liberty!' was the keynote of addresses by W. L. Harding, Governor of Iowa, and W. Freeland Kendrick, Receiver of Taxes and Chairman of the Philadelphia Committee; and by Dr. R. H. Gerard, President of the National Fraternal Congress of America, under whose auspices the conclave was held.

"Liberty and the means to secure it—by victory over the powers of autocracy and militarism—were the basis of the new Declaration of Fraternalism which was read and adopted amid the deafening cheers of the throng.

"And when, shortly after 9 o'clock, the National Anthem was sung by the enormous host, the voice of Liberty rang through the city and thrilled the tens of thousands of spectators to new determination and enthusiasm to win the war for the democracy of the world.

"They heard it in the boche trenches—the strong, swelling ripple of defiant and triumphant song that eddied across the world from the heart of Philadelphia. They heard it, not in imagination, but in actual, soul-shaking fact. For from Independence Square the strains of 'The Star-Spangeld Banner' rang, at the tap of the Liberty Bell, through all the States. And, at the flash of a cable message, the song billowed from the States across the seas till Pershing and his men sent it in breakers of melody against the very outposts of the Hun.

"That was what the biggest Liberty Sing in the world accomplished. Independence Square was the center of it. Independence Square, where Liberty was born. Independence Square, where the determination to fight in defense of that Liberty was pledged anew from 50,000 throats. There were representatives of 20,000,000 members of Fraternal organizations in the crowd that gathered under the auspices of the National Fraternal Congress. And the great song which rose from the multitude represented the unconquerable will of a whole Nation, which stiffened anew against autocracy as the solemn voice of the Liberty Bell rang out across the Square.

"Just before 9 o'clock, three enormous parades surged into the Square, led by their bands. In a twinkle, the great Independence Square and every yard of ground around the place where the Declaration came into being was packed densely with singers. They sang the wartime favorites—'Over There,' 'Keep the Home Fires Burning,' 'Marching to Berlin,' and all the rest. It was the outburst of enthusiasm roused earlier in the day.

"But at exactly 9 o'clock there came a silence. Mrs. E. T. Stotesbury stepped up to the Liberty Bell, took the little mallet in her hand, and struck from the historic relic forty-eight resolute notes. At each tap on the bell, an electric message sped to the Governor of each State of the Union, who gave a signal which set 'The Star-Spangled Banner' rising from singing crowds massed in groups throughout his Commonwealth. By previous arrangement, cabled to General Pershing, those American troops not actively engaged in fighting at that hour also swung into the strains of the National Anthem. The Liberty Bell once more had spoken a message which sang its way across a listening world."

The voice of the Bell and of the multitude was only symbolic of the purpose in the hearts of the Allies. The Declaration of Fraternalism—breathing a defiance to militarism, assuring victory of democracy—put into words the purpose of all free nations. This declaration was adopted with deafening cheers, and will be found in the special feature article on the front page of this issue of THE CHARIOT.

THE CONGRESS.

President R. H .Gerard, cousin of the former ambassador, called the Congress to order. The Rev. F. T. McFadden, Richmond, Va., pronounced the invocation. The orchestra began the "Star-Spangled Banner," Miss Beatrice Kendall Eaton, dressed as Columbia, walked into view on the stage, escorted by a marine carrying a French flag and a soldier carrying an American flag. She sang the National Anthem, then the "Marseillaise."

As she uttered the first words of "The Star-Spangled Banner," a huge service flag with one big blue star in it, and the numerals "316,212" on the star was slowly dropped from the gallery of the stage. As the service flag unfurled hundreds of miniature American flags fell from its folds.

Near the end of Miss Eaton's opening song a large American flag was dropped behind the service flag. When she finished singing Miss Eaton threw the small flags to the audience.

Mr. Kendrick welcomed the convention on behalf of the Mayor. Leroy Andrus, of Buffalo, first President of the Congress, responded and read an address from R. C. Hill, first Secretary, who was unable to attend.

Committee and officers' reports occupied much of the afternoon's session.

According to the report of W. E. Futch, Secretary of the Congress, and A. F. King, Treasurer, seventy-three out of ninety-two organizations affiliated with the Congress bought $10,953,245 worth of Liberty Bonds, $17,304 worth of war-savings stamps and $2,000.00 in thrift stamps. An approximate estimate of the total purchases in Liberty Bonds, thrift stamps and war-savings stamps by individuals belonging to organizations affiliated with the Congress is $47,951,381.

The Executive Committee of the Congress suggested that each of the ninety-two different organizations affiliated should devote from fifteen to twenty minutes at each meeting of the local bodies to patriotic exercises, and to encourage members to buy Liberty Bonds and war-savings and thrift stamps.

As a tribute to his administration the great Service Flag of the Congress was presented to Dr. Gerard, and it will be a reminder in later years of the splendid assistance given by the Fraternal system to the war program.

The report of Miss Bina M. West, Chairman of the Committee on Statistics and Good of the Order was encouraging, showing that our Fraternal Societies are on the high road to success. Great development has been made in reduction of the lapsation factor and an advance toward adequate rates. A special committee was appointed to draft plans whereby our Fraternal Societies may meet the extra war mortality.

Notes of warning were sounded by a number of the speakers and Fraternal leaders against confusing the proposed compulsory "Social Insurance" with the "Workman's Compensation Law" of the various States. Our Fraternal Societies are friendly to the Workman's Compensation Law, but think laws compelling social insurance would be undemocratic and detrimental to our Nation as a free country.

An organized plan of opposition to Social Insurance was inaugurated and a special committee consisting of Charles E. Piper, Bina M. West, and Harry Wade was appointed to look after and to combat in all honorable ways such legislation as might be proposed by the various States under that law. The report of the Committee and the following resolution was unanimously adopted:

"*Resolved*, That the National Fraternal Congress is unalterably opposed to the propaganda for State or National, voluntary or involuntary, social insurance, now being considered by the United States Congress, and which at this time is before the people of California, in the form of a constitutional amendment.

"State social insurance is paternal, socialistic and distinctly pro-German in character. Its workings are well illustrated by the thorough and complete enslavement of the German people through State insurance.

"Its burden and coming failure is easily seen in its complete lack of success in preventing poverty and distress among the people of the British Empire.

"The platform of American Labor demands fair wages and living conditions that the laborer may in his own way care for himself and his family, and the experience of Fraternal and Beneficial Orders demonstrates that all the needs of the individuals can be better met through private coöperation or coöperative means than through any species of State or National compulsion.

"*Resolved*, That the constituent societies of the Congress and the various officers and committees of the Congress use all honorable means to prevent the enactment into law in any form of a plan for social insurance through State or National control."

A resolution was also unanimously adopted endorsing Woman's Suffrage, as was a resolution adopted by the Congress pledging to President Woodrow Wilson the undivided support, assistance and coöperation of our Fraternal Organizations everywhere.

A resolution was adopted asking that the Fraternal Beneficial Societies be given the same rights by the Government as has been given to the Old Line Companies for the recompense of payment to beneficiaries of "missing soldiers" who later are found to be living, as we feel it is an unjust discrimination between Fraternal Beneficial Societies and the Old Line Life Insurance Companies. No doubt our Committee on Statutory Legislation will be enabled to protect the rights of our Fraternal Societies. The following resolution was unanimously adopted:

"*Be it resolved*, That the National Fraternal Congress of America, in annual session assembled at Philadelphia, Pennsylvania, this 28th day of August, 1918, representing a membership of eight million, having nearly three hundred and fifty thousand of its member enlisted in the service, respectfully petition the Federal Congress to do everything possible to hasten the adoption of Senate Bill No. 3475.

Governor Harding of Iowa in his address said:

"I have just returned from a Conference with Government officials at Washington and have learned that the most serious problem in carrying on the war is the matter of labor. The man or woman who is not doing one hundred per cent. labor now is sacrificing the lives of soldiers in France and the blood of those American youths is on their hands. Every pound of steel lost here because of some workman not doing his part is another life lost in France. Work, and work hard, so that people back home do not fall down on their job, while the boys over there are doing their part."

MEMORIAL SERVICE.

A beautiful Memorial Service for those who have passed the Great Divide during the past year was conducted by the Congress Chaplain, Rev. F. T. McFaden. The music was inspiring and an impressive prayer was offered by Rev. Alex. McGillivray. A special tribute was given by Rev. McFaden to "the Fraternal members who have rendered a service to humanity by making the supreme sacrifice on the battle fields of foreign soils."

Members of the Congress who died in the past year are Edwin O. Wood, of the Loyal Guard, who was Past President of the National Fraternal Congress; E. W. Donovan, Past President and Secretary of the Associated Fraternities of America; John Haskell Butler, former Supreme Regent of the Royal Arcanum and Past President of the National Fraternal Congress; Avery E. Ford, Supreme President of the Fraternal Benefit League; A. H. Burnett, Legal Adviser of the Sovereign Camp, Woodmen of the World; and Olin Bryan, Counsel for The Heptasophs and the Fraternal Mystic Circle.

The following officers were elected for the ensuing year:

President..........A. C. McLean, Supreme President, Protected Home Circle, Sharon, Pa.
Vice-President....Hill Montague, Supreme Commander, Order of the Golden Seal, Richmond, Va.
Secretary...........W. E. Futch, President, Locomotive Engineers' Mutual Life and Accident Insurance Association, 1136 B. of L. E. Building, Cleveland, Ohio.
Treasurer............A. E. King, General Secretary and Treasurer, Brotherhood of Railroad Trainmen, Cleveland, Ohio.

EXECUTIVE COMMITTEE.

R. H. Gerard, Supreme Chief, Tribe of Ben-Hur, Crawfordsville, Ind.
Henri Roy, Secretary, Societe des Artisans, Montreal, P. Q.
George P. Kirby, General Counsel National Union Assurance Society, Toledo, Ohio.
John J. Hynes, Supreme President, Catholic Mutual Benefit Association, Buffalo, N. Y.
Rev. F. T. McFaden, Past Supreme Regent, Royal Arcanum, Richmond, Va.
W. R. Shirley, Director, Brotherhood of American Yeomen, Muskogee, Okla.

The officers were installed by an impressive ceremony conducted in a happy manner by Carlos S. Hardy, of The Fraternal Brotherhood.

After singing America, led by Miss Beatrice Kendall Eaton, and a prayer by Chaplain Rev. F. T. McFaden, the convention adjourned.

Conversion of Bonds

The privilege of conversion which arose in consequence of the issue of 4¼ per cent. bonds of the Third Liberty Loan will expire on November 9th, and under existing law cannot be extended or renewed. Holders of these bonds lose nothing by exercising the privilege of conversion and gain ¼ per cent. interest per annum. Holders of 4 per cent. bonds should not wait until the last moment to exercise the privilege of conversion, but proceed to do so promptly. Delay will result in over-burdening the banking institutions of the country and the Treasury Department by making it necessary to handle all conversions at the last moment, and may result in the loss of the privilege of conversion altogether.

Holders of coupon bonds are strongly advised to request issue of registered bonds in order to protect themselves against the risk of loss, theft and destruction of their bonds.

Official Department Circular No. 114, with forms of application, has been distributed to Federal Reserve Banks and banks and trust companies throughout the United States. These institutions are asked, as a matter of patriotic service, to assist bondholders in exchanging 4 per cent. bonds for 4¼ per cent. bonds and in registering their bonds.

Ohio State Congress

The Eighteenth Annual Session of the Ohio State Congress was held in Cleveland, Ohio, Tuesday and Wednesday, August 13-14. The increase in railroad fare did not seem to affect the ardor of our loyal members, as a goodly number of our Courts were represented by delegates from various parts of the State. Although we were disappointed in not having any of our Supreme Officers present, the meeting proved to be interesting and helpful. The following officers were in charge of the Congress: Past Chief, Charles E. Fishter, Dayton; Chief, Debora M. Mitchell, Hamilton; Judge, H. L. Cline, Portsmouth; Teacher, Helen C. Conway, Cleveland; Scribe and K. of T., W. E. Loyd, Springfield; Captain, W. B. Drake, Columbus; Guide, Esabelle Nelligan, Toledo; K. of I. G., A. P. Shortridge, Canton.

The Congress was entertained by Forest City Court No. 15, Cleveland, Ohio, and all sessions were held in the Chamber of Commerce Building, located on the northeast corner of Public Square.

The following is the program:

TUESDAY MORNING, AUGUST 13
10 O'CLOCK

Call to Order ......J. R. Barber, Chief Forest City Court, Cleveland
Singing—"The Star-Spangled Banner."
Invocation......Rev. Richard Pearce
Report of State Chief............ Debora M. Mitchell, Hamilton
Report of State Scribe........... W. E. Loyd, Springfield
Appointment of Committees.
Registration and Reception of Delegates and Visitors.

TUESDAY AFTERNOON, 1:30 O'CLOCK

Singing—"America" ...... Congress
Address of Welcome..E. O. Peets, Cleveland
Response........F. F. Theis, Dayton
Patriotic Song and Dance..By Child
Address...Wm. Ringgenburg, Canton
Vocal Solo.........Mrs. Belle Roose
Address......Julia A. Moan, Toledo
Adjournment.
Taking Photograph of Congress.

WEDNESDAY MORNING, AUGUST 14
9:00 O'CLOCK

Opening Ode .... Congress
Reports of Committees:
  Credentials.
  Laws and Order.
  Resolutions.
  Auditing.
Address—Patriotism, War and Victory......H. L. Cline, Portsmouth
Reading ...Miss Ysabelle Glentzer, Lima.
Nomination and Election of Officers.
Selection of Next Meeting Place.
Address...Hon. L. D. Hamlin, Elyria
Unfinished Business.
Installation of Officers.
Short Talks for the Good of the Order by Deputies, Delegates, and Visitors, led by R. G. Hungate, State Manager.
Closing.

WEDNESDAY AFTERNOON AND EVENING
Outing at Euclid Beach

Boost the Tribe of Ben-Hur—the Society With a Big Future.

Michigan Congress

The Eighteenth Annual Session of the Michigan State Congress opened its meeting Thursday afternoon, September 5, at Bay City, in the Knights of Pythias Hall on Center Avenue, with the State Chief, L. Gertrude Prosser, of Lansing, presiding.

Thirty delegates were present from out of the city: Peerless Court No. 100 of Lansing, Pontiac Court No. 112, State and Fort Courts Nos. 150 and 130 respectively of Detroit, Ben-Hur Court No. 1 of Flint, Queen Court No. 43 of Battle Creek, Eros Court No. 27 of Saginaw, Mars Court No. 31 of Bay City, and Saginaw Court No. 85 of Saginaw.

The afternoon session was taken up largely in routine business, roll call, registration of delegates and appointment of committees.

The committees appointed were:

Credentials—W. E. Halladay and Laura Bisnatt.

Finance—N. B. Phy, Mr. Cheney, and Mrs. Elsmore.

Law—W. H. Borrowman and Mesdames Long and Boukonais.

Resolutions—Mr. Watson and Mesdames Potter and Lawrence.

Press—G. N. Lawrence and Mesdames Elsmore and Peterson.

Patriotism was the slogan of the excellent reports given from the various Courts. While the increase in membership was not large, as a rule, it was permanent. Most of the Courts reported much war work done in Red Cross and other activities.

An excellent talk was given by Miss Prosser in which she ably described her visit to the Supreme Office at Crawfordsville and told of the sessions of the Supreme Tribe. She was most favorably impressed with the beauties of the city and home of Gen. Lew Wallace. The Library is filled with his personal belongings and mementos of his life whose spirit seemed to hallow the place as a living presence. While there she was presented with a gavel made from the wood of the original beech tree under which Gen. Wallace wrote his noted book "Ben-Hur."

The evening session was opened with an address of welcome by Howard McDonald of Bay City. He stated that the giving of the keys of the city to strangers was rather a misnomer, but Bay City always welcomed fraternal orders with the "glad hand" and that Ben-Hur was included. He said that it was his wish that the delegates present would enjoy themselves to such an extent that when they returned home they would pack up their household goods and remove to our city to stay.

C. D. Brigham, of Lansing, in a humorous strain said he was glad to be a member of the Order and he believed that Ben-Hur would be the leading Fraternal Society of the world. It now stands the highest in doing things for its members. "Feed my sheep" would be an appropriate motto of the Order. We try to shelter the family, lift up the fallen, cheer the sick and sympathize with friends in the hour of death. It is wonderful what we have done in the present crisis.

Brother Gilbert Howell of Crawfordsville was present and gave a most helpful and interesting address, showing the work the Supreme Body is doing in the war, and stated that Ben-Hur was a peer among the Fraternal Societies in this respect. He made the claim that the Tribe of Ben-Hur was 100 per cent. in all war activities and that the Society was now writing one of the best policies in the United States. "Michigan is one of the best Fraternal States in the Union," he declared.

Mr. Howell asked the representatives present to urge their respective Courts to purchase War Savings Stamps and Liberty Bonds from their Court Funds wherever possible, and to coöperate and help in all patriotic demonstrations and war activities. He stated that to be a loyal member of the Tribe of Ben-Hur and a true Fraternalist, we must ever be patriotic and faithful to America and American ideals.

Brother M. W. Voris, of Detroit, our State Manager, was present and gave an encouraging report of the field work throughout the State. In his report Mr. Voris, speaking for Michigan, said there were 250 members in the service of the country and so far as known there have been no fatalities.

A class of nine candidates was given the degree, the officers doing the work being picked from different local Courts throughout the State of Michigan.

The following officers were elected and Detroit by a vote of 21 to 14 for Pontiac was chosen as the next place of meeting:

Chief.........Carrie M. Halladay,
Battle Creek
Judge........A. H. Watson, Pontiac
Teacher.....Mrs. Ada Manderville,
Detroit
Scribe........Mrs. Alice Mitchell,
810 South Chestnut Street, Lansing
Keeper of Tribute, Mrs. Flora Long,
28 Hoffmeister Block, Battle Creek
Captain.......Noel B. Phy, Saginaw
Guide.......Harry Cheney, Saginaw
Keeper of the Inner Gate.........
Frances Ellsmore, Bay City
Keeper of the Outer Gate.........
Louis Cliff, Detroit

A Gem From the War

A French girl felt the beauty of the friendship of two great countries for each other. She wrote about it and her words found their way into a Red Cross bulletin. Finally a translation of them was posted in a conspicuous place in a public library.

This is the translation:

"There is a river in France so narrow that you can talk across it. Birds can fly over it with one sweep of their wings. Great armies are on either bank, but they are as far apart as the stars in the sky, as far as right and wrong.

"There is a great ocean. It is so wide that sea gulls cannot fly across it without rest. Upon either shore there are great nations. They are so close that their hearts touch."

The librarian, appreciating the words, put them up there where all could read and then watched to see their effect upon library patrons.

Everyone who read the little quotation was touched. The warmth and glow of a more intimate international friendliness spread through the community from that little clipping on the library wall.

Friendliness is spreading through the world, too. Great oceans can no longer separate nations that love justice and honor. Only the nation that has turned her back on those things will find herself fearfully remote and alone on her side of the narrow stream.—*The Reflector.*

"We Sing to You"

You have stood on the side-line and rooted for the home team, haven't you? You know how you felt! You waved your arms like a madman, shouted like an Indian, and you knew that *you* were helping to win the game!

Maybe you have been *in* the line while the fellows on the side-line rooted for *you*. You know how you felt! You strained your muscles and every wave of cheers from the home guys thrilled you with a determination to make your gains or "lose a leg!"

Many a game has been won by the spectators.

If community singing in your town has not yet been started, stir yourself and see what can be done.

Get a Service flag for your block; gather around it at least once in two weeks, and sing to the boys over there.

Call your family together every once in a while of an evening, gather under the Service flag in your home, say, "Private John Smith, we sing to you," and then sing to him who has gone away.

He will know. He'll go over the top singing, for he will hear that there is a singing nation behind him.

While we are standing on the sideline in the world's biggest game, let's root for the home boys!

The following has been suggested as a good plan of operation for the "Liberty Sings":

1. Every family to write upon a card the names of all the boys in the naval or military service of the United States who are intimately connected with it either by ties of blood or close friendship.

2. Daily, after the evening meal, all members of the family to gather in the living-room, read the names and sing a patriotic song to its particular group.

3. Once a week all the families in the block, or immediate neighborhood, to come together at a central point, read aloud the names of the service men from that locality, and for fifteen or twenty minutes sing to them the war songs which the boys on the fighting line are singing.

4. Once a month, or as circumstances dictate, members of your Court and citizens should gather in larger groups, representing a greater area or community, and hold a big Liberty Sing under the direction of an experienced leader.

By this plan we constantly visualize our relatives and friends who are fighting for world liberty, bringing them closer to us, and ourselves closer to them. If these boys know that we are singing to them by *name* every day it will be the biggest contribution we can make to their morale, which, according to General Pershing and other high military authorities, constitutes 80 per cent. of a soldier's efficiency.

Inasmuch as the Government is spending billions upon the other 20 per cent, made up of material and technical training, it is the patriotic duty of every citizen to help to keep up the spirits of the men who are sacrificing so much to make the world safe for democracy.

The experience in Philadelphia has been that these block "Liberty Sings" are wonderful levelers, uniting all races and creeds and kinds of people into one common purpose—win the war, regardless of cost.

Keep up Insurance

If ever there was a time in the history of this country when the fraternal deputy's work could count towards the general benefit of his own community, that time is the present, because it is, of all previous times, the time for all people to carry life protection—not only for their own sakes, but for the sake of the general welfare of the community.

For instance: Have you ever known a time when so many and increasing calls are being made on the people for monetary help of some kind? And these calls are pressing. They are not idle calls. They are the calls of humanity.

We must expect deaths in many family circles during this war time, just the average number of deaths. In many instances, dependents will have to appeal to relatives for aid. In ordinary times such aid might be more or less available; but at this time, when the numerous and unexpected calls for money have been responded to, people who otherwise might be able to aid the dependents are not in a position to do so.

Here is just where the Fraternal contract comes in. This is a plain, blunt statement of the condition that faces every household. It puts it up squarely to every man and woman in the country to not only have Fraternal protection, but to have more of it.

When we look at this matter from the community standpoint, we must appreciate that the larger the number of people in need in the community, the worse for the community, and the greater the general demoralization.

For any man or woman at such a time to lapse a Fraternal contract already possessed, is to put that man or woman into the position of the worst kind of "slacker."—*Ex.*

A Matter of Judgment

Two San Francisco negroes were discussing the possibilities of being drafted.

"Traint gwine do 'em any good to pick on me," said Lemuel sulkily. "Ah certainly ain't gwine to do any fightin'. Ah ain't lost nothin' oveh in France. Ah ain't got any quarrel with a-n-y body, and Uncle Sam cain't make me fight."

Jim pondered over this statement for a moment. "You' right," he said at length. "Uncle Sam kain't make you fight, but he can take you where de fightin' is, and after dat you kin use you' own judgment 'bout it."

Capt. John R. Potts

A Tribute to a Friend

By Dr. H. V. Beardsley

Thousands of Ben-Hur members and other Fraternalists remember with pleasure and interest a series of articles that were published in The Chariot and other journals last year from the pen of Dr. John Potts, formerly of Fort Worth, Texas. Dr. Potts, now Captain Potts, M. R. C.-U. S. Army, was one of the first to offer his services when a state of war was declared to exist between this country and Germany.

In September of last year Captain Potts was ordered to a Southern Camp to assist in examinations of the command for tuberculosis. After four months' service in this work he was made tuberculosis consultant to the base hospital of the camp, where his work was so manifestly high class that he was made tuberculosis consultant to the division, then in training at that camp. Captain Potts went with his division for overseas service and is now "Somewhere in France." Dr. Potts is known as a scholar. He is a brilliant diagnostician, his special study being diseases of the chest.

Outside of his professional life the Doctor is somewhat of a "highbrow"—a student of the classics in the drama and art, a philosopher, a writer, and a public speaker of the "old school," where facts instead of metaphors are required. As a Fraternalist the Doctor's hobby is to make the "local Lodge a place for improvement of the membership." He believes that the ritualistic performances should be reduced to the minimum and that all ceremonies permitted should be of such high grade quality that they will appeal to the best that is within us. In addition to the necessary routine of a lodge meeting there should be well arranged work by the members and invited guests having to do with the physical, economic and educational welfare of the members, their families, and the community. Dr. Potts is the author of "A Manual for Fraternal Insurance Lodges" that has done much to instill better business management into these Societies. Dr. Potts was also the first Fraternalist to inaugurate the "Calendar System" in managing the Social side of Fraternal Societies and the local bodies that have adopted this plan have prospered. Thousands of men and women who know Dr. Potts await his safe return to America and to his re-entrance into private and public life, and we hope into the life of Ben-Hur.

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.

The CHARIOT

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

1918

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. Gerard, M. D.............Supreme Chief
Jno. C. Snyder..............Supreme Scribe
Hon S. E. Voris, Supreme Keeper of Tribute
J. F. Davidson, M. D...Sup. Medical Examiner

GILBERT HOWELL..................Editor
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to The Chariot
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912. Acceptance for mailing at special rate of postage provided for in Section 1103, Act of October 31, 1917, authorized on July 3, 1918.

OCTOBER, 1918

Let it be borne on the flag under which we rally in every exigency, that we have one Country, one Constitution, one Destiny.—Webster.

Read your Chariot every month.

Let us get inspiration from this: "The highest worship of God is service to men."

Fraternalism fights for women and children, hence its cause is just and its victory sure.

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.

The big opportunity will never come unless you improve the little opportunities all around you.

Your common sense will tell you that you cannot buy now all the things you bought before we had a war to win. Your buying must be restricted and your savings invested in War Savings Stamps.

For the first time in the history of the world, societies representing Protestants, Catholics, and Jews, of every creed and nationality joined in a great Patriotic Fraternal Conclave at the Shrine of American Freedom in Philadelphia, Pa., August 27. This was the greatest event in the history of Fraternalism.

David Lloyd George, Prime Minister of England, in speaking of our soldiers, said:

"We know that when they appear in the battle line they fight in a way worthy of the great traditions of their great country. This is in itself a source of support, sustenance, and encouragement to all those who with anxious hearts are watching the conflict going on in France."

We must win this war. It is a necessity for winning the war that industrial production be increased to the maximum. Many of our best men are fighting Democracy's battles on foreign soil, and those of us who stay at home must show our patriotism with increased efficiency. Each of us most do the work that we are most capable of performing and do it in the very best manner possible.

In speaking of the American soldiers in France, Premier Clemenceau said in the French House of Deputies:

"The French generals tell me the victory was peculiarly American in its conception and execution. I am much impressed with the magnificent discipline, daring and bravery of the American troops."

Commenting on the excuse of "the cost of living" for dropping life insurance, an editor remarked: "When a man claims that he cannot make the small provision for his family which the usual life insurance policy implies, because the cost of living has so materially advanced, it is not unreasonable to ask exactly what he rates as necessities with which he cannot exist. A little application of precise mathematics to his case would be a wonderful clearing up of the issue and in a good many instances would show the man that he could keep up his life insurance policy without sacrificing a thing that was essential to his comfortable living. As a matter of fact, while the prices of a great many things have materially advanced, the cost of living is chiefly enhanced by the cost of things which could be dispensed with to no especial hardship."

The heaviest productive burden of the war, on the side of the allies, falls on the United States. Some people misunderstand the nature of the aid which we have given to the entente nations by lending them the mighty sum of $6,000,000,000. We do not send them money. We send them goods, which—unless we cancel the debt—they are to pay for at some future time. We produce here and deliver in Europe a tremendous amount of supplies to meet not only their needs, but practically all of our own. America lends her allies cash with which to purchase supplies needed in the war. Our allies get this money for a lower rate of interest than they would be forced to pay at home. At the same time American industry is kept humming by the use of our own funds. So it is a good thing for all concerned.

There seems to have been a very insidious propaganda carried on, obviously by secret agents of Germany, to the effect that savings banks deposits are to be confiscated. It is difficult to believe that any person in America would credit such a report for an instant. Secretary McAdoo says that the absurdity of these statements is manifest, but in order to allay the fears of a few who might be alarmed by such reports, he repeats officially that these rumors are wholly baseless.

There is but one thing that will in the least put in danger of confiscation the savings of the American people, whether deposited in savings banks or other banks or invested in Liberty Bonds or any other investments, and that one thing is a German victory. It is not the American Government that our people should fear, but the German Government, and with the American soldiers fighting as they are in France and the American people supporting their Government as they are in America, the American people, their liberty, their rights, and their savings are safe.

The United States instead of confiscating or endangering the savings and other property of its people is defending them and theirs with all the irresistible might of this invincible Republic.

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.

Team Work

Coöperation is another expression for team work, which is a wonderful factor for accomplishing things. No organization will succeed unless there is coöperation and team work by all interested parties. We have noted in the drive for Red Cross, Y. M. C. A., Knights of Columbus, and Liberty Bonds, and other war activities, that all successful efforts have been accomplished by thorough organization. Plans were definitely laid out and after due consultation among the individuals interested in the work and the success of the project, the canvass has been made and the successful work has been accomplished by the canvassers going in twos and threes—not one man, but the whole committee interviewing the different people.

It has occurred to us that this same plan of team work for the Tribe of Ben-Hur by our subordinate Courts and members could be made most successful and helpful. We would suggest that our field managers arrange for a definite date, possibly some day set in November or December, when a special canvass will be made on the same plan as has been the Red Cross canvass, dividing the city or territory into districts and subdivide this territory into smaller dstricts, making a committee of three or four responsible for a certain territory, and who will agree on that certain date to see all the eligible prospects located in that district, and if possible procure their application for membership in the Tribe of Ben-Hur. This will be Team Work, and it will require the coöperation of Supreme Officers, field workers, and officers of the local Court and each and every member. It will be well worth the effort of a trial.

Arkansas-Missouri Congress

We are advised by our State Manager, Brother A. S. Bradshaw, that the State Congress of Arkansas and Missouri will hold a joint meeting at Kennett, Missouri, Monday and Tuesday, October 14-15. Our Supreme Chief, Dr. R. H. Gerard, will be present and an especially interesting and helpful program is being arranged. The benefits of the State Congress more than compensate for the small expense incurred. The Courts which participate, by sending representatives, gather ideas of the work to be done and how to do it. Our Supreme Chief has some special plans for the work which he will present at this meeting, and we are confident it will prove to be one of the most helpful sessions the Congress has ever held.

The crops throughout this territory are exceptionally good, prices are extremely high for the product, and business generally is most prosperous. Under such conditions the Tribe of Ben-Hur should make a wonderful record in this field. Those in charge of the work are extremely anxious that representatives be present from each and every Court in the district, for in this way the individual members are greatly helped, and "each helps self most by helping others." We hope to have a detailed account of the meeting to publish in the November issue of The Chariot.

Our Supreme Chief has been extremely busy for the past month visiting the Courts and reports much good work is being done by the loyal members and officers. Many of our managers and field workers have been called to the Service of our Country and much of the welfare of the Courts will devolve upon the individual members.

Our Society admits both women and men to membership and it will be necessary that much of the recruiting of members will necessarily have to be from the women. Today women are largely taking up the burden of support of the family and entering new fields of endeavor, filling occupations heretofore held by the men, and in this capacity they are becoming the supporters of the home. They want and need protection. Many of the Societies admitting lady members only, report an increased business since the beginning of the war. With this encouraging report to guide us, the work as above suggested for our Society should be equally successful. This is the month in which to inaugurate plans for a campaign and we hope our members will appreciate the fact that life insurance is classed as a necessity, and as such in giving our time and effort, we are rendering a patriotic service in helping to care for the families of those valiantly fighting the battles for Freedom.

A Poor Man's Chance

"If you want the evidence that the United States is in fact a democracy, in fact a land of opportunity, take a look at the antecedents of the men who are directing the war for its defense," says the Omaha *World-Herald*. "President Wilson was the son of a country parson. General Pershing was born on a little Missouri farm. Mr. Taft, chairman of the Red Cross Central Committee, began his career as a newspaper reporter; Charles M. Schwab, Director General of the Emergency Fleet Corporation, started as a $1-a-week water boy in a Pennsylvania steel mill; John D. Ryan, Director of Aircraft Production, was clerk in a small town grocery store; General Goethals started at the bottom of the ladder as a West Point cadet; Hoover ran a laundry agency, worked his way through college by waiting on table, and then went to work as a miner at $2 a day; Henry P. Davison, head of the Red Cross War Council, was a school-teacher and then a bank runner; Edward R. Stettinius, Surveyor General of Army Supplies, worked in his father's steamboat building yard on the Mississippi; Bernard Baruch, Chairman of the War Industries Board, started as a stockbroker's clerk; Edward N. Hurley, Chairman of the Shipping Board, worked on a farm for $18 a month, and later was a Burlington Railway locomotive fireman; Vance McCormick, Chairman of the War Export Board, was a farmer boy; Henry Ford started as a mechanic at $2.50 a week; Paul Warburg, Vice-Chairman of the Federal Reserve Board, was a commission house clerk; Samuel McRoberts, head of the Procurement Division of the Ordnance Bureau, taught school to get money to study law; Julius Rosenwald carried salesmen's satchels and clerked in a store; William G. Coxe, right-hand man to Schwab, was a shipyard's apprentice. America is a real democracy, a land of opportunity, not alone for the native born but for the foreign-born and their sons. We are today at war with Germany. Yet of the war leaders above mentioned—six—Schwab, Goethals, Stettinius, Baruch, Warburg, and Rosenwald—bear German names—Warburg was born in Germany. But the blood in their veins has not counted against them even at a time when we are engaged in the greatest war of history against the land of their forefathers. Their undivided loyalty to the United States, combined with their exceptional ability, has sufficed to give them now commanding positions at the head of our war activities."

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of August, 1918.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1501**
2	Empire City No. 84, New York, N. Y.	493
3	Palestine No. 2, Olean, N. Y.	229
4	Electric City, No. 75, Schenectady, N.Y.	202
5	Genesee Valley, 18, Rochester N.Y.	197
6	Jefferson No. 24 Watertown, N. Y.	162
7	Balthasar No. 77, Troy, N. Y.	102

Indiana

1	Simonides No. 1, Crawfordsville, Ind.	1404
2	Ben-Hur No. 15, Ft. Wayne, Ind.	1068
3	Esther No. 4, Terre Haute, Ind.	740
4	Crescent City No. 122, Evansville, Ind.	613
5	Arrius No. 5, Indianapolis, Ind.	577
6	Ft. Sackville No. 3, Vincennes, Ind.	447
7	Marion No. 48, Marion, Ind.	385
8	Vanderburgh No. 127, Evansville, Ind	324
9	Washington, 169, Washington, Ind.	321
10	Princeton No. 43, Princeton, Ind.	279
11	Kendallville No. 20, Kendallville Ind.	257
12	Aldebaran No. 16, Peru, Ind.,	246
13	Huntington No. 68, Huntington, Ind.	234
14	Decatur No. 156, Decatur, Ind.	226
15	Wabash No. 23, Wabash, Ind.	215
16	Elkhart No. 72, Elkhart, Ind.	215
17	Beech Tree No. 211, South Bend, Ind.	201
18	Orontes No. 77, Shelbyville, Ind	198
19	Evening Star, No. 231, Evansville, Ind.	197
20	Greencastle No. 102, Greencastle, Ind.	191
21	Castalia No. 13, Muncie, Ind.	187
22	Queen City, No. 153, Marion, Ind.	185
23	Kokomo No. 33, Kokomo, Ind	184
24	South Bend, No. 41, South Bend, Ind.	181
25	Progressive No. 166, Hammond, Ind.	165
26	Oolitic, No. 54, Bedford, Ind.	160
27	Columbia City 92, Columbia City, Ind.	157
28	Logansport No. 233, Logansport, Ind.	153
29	Chariot No. 38, Lafayette, Ind.	147
30	Richmond, No. 42, Richmond Ind.	145
31	Isis No. 32, Anderson, Ind.	137
32	Boonville No. 59, Boonville, Ind.	136
33	Posey No. 105, Mt. Vernon, Ind.	132
34	Hartford City, 36, Hartford City, Ind.	130
35	Antioch No. 12, Garrett, Ind.	128
36	Maple City No. 125, LaPorte, Ind.	125
37	Germania No. 165, Evansville, Ind.	118
38	Bismarck No. 134, Terre Haute, Ind.	111
39	Corydon, No. 184, Corydon, Ind	108
40	Tennyson No. 203, Tennyson, Ind.	100

Kentucky

1	Kentucky No. 11, Louisville, Ky.	1168
2	Henderson No. 3, Henderson, Ky.	349
3	Jehovah No. 4, Louisville, Ky.	322
4	Ludlow No. 9, Ludlow, Ky.	211
5	Ashland No. 42, Ashland, Ky.,	184
6	Covington No. 2, Covington, Ky	142
7	Daniel Booue No. 96, Paducah, Ky.	120

Ohio

1	Portsmouth No. 109, Portsmouth, O.	1020
2	Forest City No. 15, Cleveland, O.	583
3	Ilderim, No. 1, Dayton, O.	493
4	Lew Wallace No. 189, Dayton, O.	452
5	Esther No. 4, Hamilton, O.	401
6	Washington No. 43, Toledo, O.	358
7	Canton No. 57, Canton, O.	311
8	Springfield No. 31, Springfield, O.	293
9	Lincoln No. 23, Lima, O.	293
10	Crockery City No. 111, E. Liv'r'l, O.	250
11	Toledo No. 34, Toledo, O.	230
12	Mars No. 151, Cincinnati, O.	175
13	Butler No. 99, Hamilton, O.	172
14	Ben-Hur No. 7, Findlay, O.	166
15	Athenian No. 80, Warren, O.	141
16	Columbus No. 213, Columbus, O.	139
17	Aldebaran No. 14, Youngstown, O.	135
18	Balthasar No. 3, Cincinnati, O	127
19	Akron No. 243, Akron, O,	126
20	Lincoln Heights No. 112, Cleveland	107
21	State No. 233, Columbus, O.	107

Iowa

1	Aldebaran No. 12, Cedar Rapids, Ia.	759
2	Melchior No. 8, Waterloo, Ia.	557
3	Tirzah No. 3, Mason City, Iowa	289
4	Cedar Rapids, No. 65, Cedar Rapids, Ia.	215
5	Roman No. 98, Sioux City, Ia.	195
6	Jewel No. 2, Council Bluffs, Ia.	136

Illinois

1	Triumph No. 17, Decatur, Ill.	719
2	Ithamar No. 1, Danville, Ill	528
3	Centralia No. 153, Centralia, Ill.,	515
4	Caledonia No. 59, Urbana, Ill.	420
5	E. St. Louis No. 136, E. St. Louis, Ill.	417
6	Balthasar No. 2, Champaign, Ill.,	333
7	Miriam No. 11, Kensington, Ill.	280
8	Friendship No. 61, Chicago, Ill.	257
9	Lawrenceville, 86, Lawrenceville, Ill.	250
10	Vojta Naprstek No. 176, Chicago, Ill.	235
11	Galesburg No. 50, Galesburg, Ill	220
12	Danville No. 474, Danville, Ill.	215
13	Castalia, No. 154, Joliet, Ill.	199
14	Valhalla No. 63, Chicago, Ill	193
15	Granite No. 144, Granite City, Ill.	193
16	Waukegan No. 76, Waukegan, Ill.	188
17	Mt. Vernon No. 115, Mt. Vernon, Ill	180
18	Harrisburg No. 116, Harrisburg, Ill.	180
19	Mira No. 97, Mt Carmel, Ill	171
20	Fox River No. 508, Aurora, Ill.	169
21	Metropolis No. 181, Metropolis, Ill.	168
22	Damascus No. 41, Springfield, Ill.	161
23	Vodnany No. 333, Chicago, Ill.	155
24	J. C. Hale No 149, Mattoon, Ill.	154
25	Auburn No. 49, Auburn Park, Ill.	151
26	Murphysboro No. 222, Murphysboro, Ill.	150
27	Melchior No. 27, Charleston, Ill	150
28	K. J. Poniatowski No. 240, Chicago, Ill.	150
29	Olney No. 12, Olney, Ill.	147
30	Vlastimel, No. 186 Chicago Ill.,	146
31	Kankakee No. 91, Kankakee, Ill.	142
32	Guiding Star No. 271, Springfield, Ill.,	139
33	Litchfield No. 169, Litchfield, Ill.	134
34	Effingham No. 36, Effingham, Ill	131
35	Victory No. 561, Mt. Veron, Ill.	123
36	Grayville No. 28, Grayville, Ill.	123
37	Mt. Carmel No, 453, Mt. Carmel, Ill.	119
38	Linne No. 262, Rockford, Ill.	119
39	Cairo No. 171, Cairo, Ill.	117
40	Kewanee No. 258, Kewanee, Ill.	112
41	Robinson No. 48, Robinson, Ill.	106
42	Columbia No. 74, Chicago, Ill.,	101
43	Brighton No. 535, Chicago, Ill.,	100
44	Superior No. 372, South Chicago, Ill.	100
45	Madison No. 200, Madison, Ill.	100

Tennessee

1	Usona No. 36, Memphis, Tenn.	606
2	Nashville No. 100, Nashville, Tenn.	362
3	Ben-Hur No. 1, Knoxville, Tenn,	134

Missouri

1	Carnation No. 7, Kennett, Mo.	538
2	Century No. 26, St. Louis, Mo	343
3	Iris No. 141, Springfield, Mo.	209
4	Independence No. 159, Dexter, Mo	178
5	Morehouse No. 10, Morehouse, Mo.	155
6	Lone Rock No. 156, Chaffee, Mo.	126
7	Mizpah No. 90, Cardwell, Mo.	120
8	Sikeston No. 9, Sikeston, Mo.	113
9	Golden Rod No, 22, St. Joseph, Mo.	110
10	Simonides No. 61, St. Louis, Mo.	103
11	Benton No. 143, St. Louis, Mo.	103

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	467
2	Lincoln No. 118, Lincoln, Neb.	312
3	Mecca No. 13, Omaha, Neb.	264
4	Fontenelle No. 158, Omaha, Neb.	146
5	York No. 61, York, Neb.	137

Mississippi

1	Meridian No. 2, Meridian, Miss,	368

Pennsylvania

1	Keystone No. 1, Bradford, Pa.	360
2	Pioneer No. 42, Scranton, Pa.	353
3	Lew Wallace No. 17, Meadville, Pa.	280
4	Harmony No. 43, Sharon, Pa.	251
5	New Kensington. 11, N. Kensington, Pa.	237
6	Benj. Franklin No. 97, Phila' Pa.	208
7	Trevyline No. 12, Jeannette, Pa.	150
8	Rigel, No. 9, Newcastle, Pa.	137
9	Arrius No. 4, Braddock, Pa.	127

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	322
2	Huntington No. 15, Huntington, W. Va.	125

Washington

1	Tacoma No. 2, Tacoma, Wash.	302
2	Oriental No. 6, Seattle, Wash.	162

Virginia

1	Roanoke No. 4, Roanoke, Va.	299

Michigan

1	Eros No. 27, Saginaw, Mich,	294
2	Fort No. 130, Detroit, Mich.	289
3	Union No. 159, Detroit, Mich.,	169
4	Queen No. 43, Battle Creek, Mich	152
5	Kalamazoo, No. 4, Kalamazoo, Mich.	123
6	Ilderim No. 9, Jackson, Mich.	123
7	State No, 150, Detroit Mich.	110
8	Ben-Hur No. 1, Flint, Mich.	108
9	Mars No. 31, Bay City, Mich.	100
10	Peerless No, 100, Lansing, Mich.	100

Texas

1	Tirzah No. 10, Dallas, Tex.	291
2	Ithamar No. 3, Cleburne, Tex.	279
3	Lone Star No. 1 Ft. Worth, Tex.	243
4	Simonides No. 11, Marshall, Tex.	224
5	Greenville No. 39, Greenville, Tex	172
6	Ben-Hur No. 5, Houston, Tex.	121

Alabama

1	Birmingham, No. 1, Birmi'ham, Ala.	287
2	Sheffield No. 18, Sheffield, Ala.	116

Arkansas

1	Egyptian No. 4, Paragould, Ark	222
2	Esther No. 3, Jonesboro, Ark	205
3	Rose City No. 40, Little Rock, Ark.	168
4	Century No. 10, Wynne, Ark.	126
5	Argenta No. 71, Argenta, Ark.	118

California

1	Los Angeles, No. 19, Los Angeles, Cal.	212
2	Simonides No. 4, Los Angeles, Cal.	108

District of Columbia

1	Washington No. 1, Washington, D. C.,	176

Georgia

1	Whitfield No, 7, Savannah, Ga.	169
2	Progressive No. 24, Atlanta, Ga.	157

Oregon

1	Ben-Hur No. 9, Portland, Ore	169

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	138
2	Maryland No. 1, Baltimore, Md.	104

Kansas

1	Junction City No. 2, Junction City, Kans.	138
2	Liberty No. 61, Kansas City, Kan.	120

Colorado

1	United Court No. 20, Denver, Col.	137
2	Pueblo No. 11, Pueblo, Colo.	116
3	Sterling No. 16, Sterling, Colo.	109

Oklahoma

1	Hugo No. 58, Hugo, Okla.	132
2	Ben-Hur No. 76, Muskogee, Okla.	102
3	Oklahoma No. 1, Oklahoma City, Okla.	102

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	127

Louisiana

1	Star of Bethlehem No. 6, New Orleans	109
2	Lafayette No. 1, Lafayette, La.	108

While you are insurable is the time to take membership in Ben-Hur.

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Table 4, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

AGE	Table 2	Table 3	Table 4
18	$1 00	$1 05	$ 91
19	1 02	1 07	92
20	1 04	1 09	94
21	1 07	1 12	96
22	1 09	1 15	98
23	1 12	1 18	1 00
24	1 15	1 22	1 02
25	1 19	1 26	1 04
26	1 22	1 30	1 07
27	1 26	1 34	1 09
28	1 30	1 38	1 12
29	1 34	1 43	1 15
30	1 39	1 48	1 18
31	1 44	1 53	1 21
32	1 49	1 58	1 24
33	1 54	1 64	1 28
34	1 59	1 70	1 32
35	1 64	1 77	1 36
36	1 71	1 84	1 40
37	1 78	1 92	1 44
38	1 84	1 99	1 48
39	1 91	2 07	1 53
40	1 99	2 16	1 58
41	2 07	2 25	1 64
42	2 15	2 35	1 69
43	2 25	2 46	1 75
44	2 35	2 57	1 81
45	2 45	2 70	1 88
46	2 56	2 83	1 94
47	2 68	2 96	2 02
48	2 80	3 10	2 09
49	2 93	3 26	2 17
50	3 06	3 42	2 26
51	3 21	3 60	2 35
52	3 37	3 79	2 44
53	3 54	4 00	2 54
54	3 72	4 22	2 65
55	3 91	4 46	2 76

Certificates will be issued for $500 or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life under tables 2, 3, and 4.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class B may transfer at attained age without re-examination from Term Table 4 to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made on or before reaching the age of fifty-five.

Table 1

Income and Disability Certificates will be issued for $1,000 or any multiple of $500 in excess thereof, up to and including $5,000, at the following rates per $1,000:

Age.	Monthly	Semi-Annual.	Annua.l
16	$1.00	$ 5.70	$11.12
17	1.02	5.84	11.39
18	1.05	5.99	11.69
19	1.08	6.15	12.00
20	1.11	6.32	12.34
21	1.14	6.50	12.69
22	1.18	6.69	13.06
23	1.21	6.89	13.45
24	1.25	7.11	13.87
25	1.29	7.33	14.31
26	1.33	7.57	14.77
27	1.38	7.82	15.26
28	1.42	8.09	15.79
29	1.47	8.37	16.34
30	1.53	8.68	16.93
31	1.58	8.99	17.55
32	1.64	9.34	18.22
33	1.71	9.70	18.93
34	1.78	10.09	19.68
35	1.85	10.50	20.48
36	1.93	10.93	21.33
37	2.01	11.40	22.24
38	2.10	11.90	23.22
39	2.19	12.43	24.26
40	2.29	13.00	25.37
41	2.40	13.61	26.56
42	2.52	14.27	27.85
43	2.64	14.98	29.22
44	2.78	15.74	30.71
45	2.92	16.56	32.31
46	3.08	17.45	34.05
47	3.26	18.42	35.94
48	3.44	19.48	38.00
49	3.65	20.63	40.25
50	3.88	21.90	42.73
51	4.13	23.29	45.45
52	4.40	24.85	48.48
53	4.71	26.57	51.84
54	5.06	28.50	55.61
55	5.45	30.68	59.87

Ben-Hur members holding Term, Whole Life, or Death and Disability Certificates may apply for as much as $5,000 additional protection under this form of certificate.

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.

Now is the time to take membership. Tomorrow may be too late. Upon today's decision may depend whether you will be one to be accepted or rejected.

WANTED — Stenographers and Typewriters are urged as a patriotic duty to enter the Government service at Washington, D. C., for war work. Women especially may thus aid in the Nation's great effort. Men also are needed. Those who have not the required training are urged to undergo instruction at once. Tests will be given in 550 cities every Tuesday.

The Government maintains a list of available rooms in private homes in Washington and is erecting residence halls to accommodate thousands of employees in Washington, and make adequate arrangements for those who are yet to come.

Full information and application blanks may be obtained from the Secretary of the Local Board of Civil Service Examiners at the Post Office or Custom House in any important city; or address John A. McIlhenny, President, U. S. Civil Service Commission, Washington, D. C.

Ben-Hur Monthly Income, Disability Certificate gives the ideal protection.

The following letter from Brother Underwood is expressive of the patriotism and loyalty of our membership as regards contributions to our War Risk Fund:

"EAST PALESTINE, OHIO,
August 18, 1918.

"Mr. R. G. Hungate,
Columbus, Ohio.

"Dear Sir and Brother:

"Enclosed you will find 15c in stamps as my Patriotic Contribution for August. I certainly commend the move and earnestly believe that now is the time when we should support the boys who have gone across and extend our assistance to their dependents.

"Yours fraternally,
CHAS. M. UNDERWOOD,
No. 484 East Main Street,
East Palestine, Ohio."

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.

TRIBE OF BEN-HUR

Reminder of Monthly Payments

To Beneficial Members, Tribe Ben-Hur:

The Regular Monthly Payment on your Beneficial Certificate for the month of October, 1918, is now due and must be paid to the Scribe of your Court on or before, the 25th day of this month without notice.

In accordance with a resolution unanimously adopted by the Supreme Tribe a Special War Risk Fund has been established. This Fund is procured by a special levy of fifteen cents per month on each and every Beneficial Member, thereby making it a Patriotic Contribution, but which is obligatory upon each and every Beneficial Member. The Third levy of fifteen cents is due October 1, 1918, and must be paid to the Scribe of the Court on or before the 25th day of the month, together with your Regular Monthly Payment.

Each Beneficial Member will be required to pay the fifteen cents as the Fourth Payment to the Special War Risk Fund for the month of November on or before the 25th day of that month together with the Regular Monthly Payment as provided by the Laws of the Order.

In event of your failure to pay the Monthly Payments and Assessments you will stand suspended without notice, as provided by our laws.

Fraternally in T. B. H.,
JNO. C. SNYDER, Sup. Scribe.
Crawfordsville, Indiana.
October 1, 1918.

UNDER THE PALMS

Vacation Over.

There's pleasure, of course, in vacation,
When you're tired you're glad of a rest;
You weary of worry and labor,
And a respite gives life a new zest.

But when the vacation is over,
Unless you're a loafer and shirk,
You will find when you pitch into labor,
It's a pleasure to get back to work.

There is rest for a time in inaction,
For a time doing nothing is fun,
But accomplishment, too, brings its pleasures,
Even though your work never is done.

It is pleasure to loaf for a fortnight,
But whether you're master or clerk,
The greatest pleasure of life is in doing,
And you're happier when you're at work.

—*Somerville Journal.*

CHICAGO CORNER

Our meeting of Friendship Court No. 61, September 11th, was well attended and we were pleased to see so many visitors from other Courts present.

The date for the above meeting had been arranged in honor of our Supreme Scribe, Brother John C. Snyder, and we were very sorry that it was impossible for him to be with us. Nevertheless, Brother Snyder owes us a visit and we expect to see him some time in the near future.

A few interesting remarks were made by Sister Runden, Chief of Chicago Court No. 15, Sister Schalk, Scribe of Valhalla Court No. 63, and Brother Leszczynski. Remarks were also made by Brothers Jeffs, Sherbahn, Carr, and Andrews, members of Friendship Court No. 61.

Besides being the proud possessors of $500.00 Liberty Bonds, we have purchased twenty War Savings Stamps.

Do not fail to attend our "Bunco Party" on October 9th. Come and bring your friends and spend an enjoyable evening. REPORTER.

NEWS FROM THE COURTS

Colorado

PUEBLO, COLO.—Monday evening, September 9, was a red letter night and one long to be fondly remembered by Pueblo Court No. 11. It was the occasion of the long anticipated visit of the Supreme Chief of the Order, Brother R. H. Gerard, of Crawfordsville, Ind., and the initiation of the large Gerard Class assembled in his honor. The bondopticon views of the book Ben-Hur and ritual, shown by Brother J. J. Cassidy, were beautiful and thoroughly enjoyed; a choice musical and literary program, the presentation of a beautiful silver loving-cup, appropriately inscribed, to Supreme Chief Gerard, some excellent speeches on Fraternalism and Patriotism, liberty singing and dainty refreshments, which, in keeping with the times, were Hooverized as to quantity, and sugarless coffee, and, last but not least, dancing, completed an evening replete with pleasure. The altar, stations and walls were beautifully decorated with flags, both large and small, and also a profusion of lovely garden flowers. We have added two more stars to our pretty silk service flag.

The opening number of the program, "The Star-Spangled Banner," by Pueblo's old-time favorite, Mrs. E. D. Neugebauer, was patriotically rendered, with audience standing and joining in the chorus as Master T. H. E. Jones, dressed as Uncle Sam, waved Old Glory. This was followed by "The Marseillaise," with Miss Frances Jones as La Belle France, waving the French flag. The reading of "Barbara Fritchie" by Mrs. V. V. Kaerricher, was well rendered. With excellent dramatic action this lady proved herself possessed of unusual talent and elicited much applause. The Hawaiian airs with ukulele accompaniment by Misses Doyle and Knuppenburg were unique in character and so much enjoyed that the young ladies were obliged to respond to a well merited encore. Diminutive Richard Morris, the very young grandson of Judge J. H. H. Low, sang very sweetly "Somewhere in France," and as an encore "Long, Long Trail," accompanied by Mrs. Low, and was well received. The Liberty Song so ably led by Miss Lohmiller, to our absent members, with the roll call following by Brother Gates, with parents or friends waving a service flag for each one called, before the singing, was quite out of the ordinary and brought our loved ones nearer to our hearts even though far away.

Then in a very neat speech, Brother J. J. Cassidy introduced the guest of honor, Supreme Chief, Dr. R. H. Gerard, of Crawfordsville, Ind., who gave us an interesting talk on "What Fraternalism and Fraternalists Have Done and Are Doing," and incidentally spoke of the particular virtues of Ben-Hur and its accomplishments. Brother Gerard's talk was replete with interesting information, with an occasional glint of true wit, amusing to all. Finally, he related the advice given him when quite young by his much beloved father and predecessor, who advised his son, when making a speech, to do three things, "Stand up, look up, and shut up." He was attentively listened to and heartily applauded.

Brother F. H. Johnson, Scribe, then gave us a resume of the past three years' experiences of Court No. 11, after which, in a few well chosen remarks, he presented the beautiful silver Loving Cup to Supreme Chief Gerard, who was quite taken by surprise, but recovered himself sufficiently to express his thanks and appreciation. Among other things he said that this occasion reminded him of one other, where a man was presented with a bottle of crab-apple brandy; the man in expressing his thanks remarked, "The crab-apples were very good, but I enjoyed the spirit better." "So with me. I enjoy the gift very much, but the spirit much more."

Important announcements and suggestions for future work and increased membership were made by Master of Ceremonies, Brother Henry Gates.

Following these announcements came the solo, "A Perfect Day," sung by Mrs. E. D. Neugebauer, who returns to the public in song after two years' retirement owing to bereavement. Her rich contralto voice seems to have gained in volume, sweetness and mellowness, and she was given a most hearty welcome. Her very clear enunciation adds pleasure to her renditions. It has been said, "Sorrow reveals unknown depths of the soul." It might also be said, "Sorrow mirrors the sweetest harmonies of the soul," as it undoubtedly has, in the case of this accomplished songstress. We hope to hear Mrs. Neugebauer again soon, and often. The words of her song were singularly appropriate to the occasion for every one present felt that in Dr. Gerard they had found "The soul of a friend we've made."

Our Chief, Brother Jas. B. Allen, presided in a most able and gracious manner, as he has the faculty of perfect ease, and to him as our Chief the Court owe much for our success.

Refreshments and dancing filled out the evening's pleasure. Much credit is due the committee in charge, Sisters Minnie Despain, Minnie Willworth, Eva Tulloch, Myrtle Smith and L. Hyde for the excellent coffee and dainty refreshments served. CORRESPONDENT.

DENVER, COLO.—While in the West visiting Courts of the Society, our Supreme Chief, Dr. R. H. Gerard, and our State Manager, Brother J. J. Cassidy, arrived safely in Denver, the Queen City of the West, and on Wednesday night, September 11, United Court No. 20 was honored by the presence of these two distinguished gentlemen. All of the regular officers of the Court were present except our Judge, the Hon. Ben. B. Jones, who was in Washington, D. C., on business. Brother Noel Breeden served as Judge with credit to himself and the Court. J. B. Armstrong, Chief, was at his best in giving the charge of his station, also the secret work. Sister L. Woodring has few equals in the Teacher's part, as all who have heard her will verify. Dr. C. A. Bennett looked the part of Joseph and gave his benediction nicely.

Sister Maud B. Morrison, as Mother, cannot be surpassed; also Miss Eunice Morrison, as Tirzah, looked and acted the part of sweet innocence with credit to herself and our Court. Then to crown the beautiful degree work, in a manner that possibly very few can do, Brother Kenneth Cotton, as Ben-Hur, and State Manager, J. J. Cassidy, taking the double role of both Arrius and Past Chief, held the candidates and members spellbound during their part, closing the Past Chief's lecture with the singing of the Holy City by Brother Frank Donahue, one of the best singers anywhere in the West.

During all the floor work there was not a hitch owing to the excellent skill and good work of our Guide and Captain, Brothers Joseph L. Carbrey and L. C. Brown. United Court, only a few months old, is indeed fortunate to have such a splendid loyal set of officers who can put on the degree work equal to many who have had years of experience. Much of this good work is due to the coaching and drilling by our State Manager, Brother J. J. Cassidy. All business except the degree work having been deferred until some future meeting, our Supreme Chief, Dr. R. H. Gerard, was introduced by District Manager C. A. Robinson as the special guest and speaker of the evening. It is not necessary to say for the benefit of those who have heard him that the Doctor, in his own unassuming way, brought a very interesting message of true Fraternalism and patriotism, his every sentence making a lasting impression upon our members, holding the attention of all with the earnestness and zeal he manifests in his chosen life work.

J. J. Cassidy, State Manager, in a few well chosen remarks, told of his appreciation and pleasure on account of the goodly number in the class just initiated and the splendid work of the Degree team. Last, but not least, Dan Maloney, District Manager for the Knights and Ladies of Security, and one of the candidates of the evening, expressed his very great pleasure on account of what he had seen and heard during the evening.

After a good fellowship march, by which method every member present had the pleasure of clasping the hand and greeting our Supreme Chief, personally, the meeting closed with every one happy and feeling as though they had attended one of the best meetings ever held by the Tribe of Ben-Hur in the city.

Every one expressed a desire to be present at the great rally of all Fraternalists to be given in honor of Dr. Gerard the next night, September 12, in the Mining Exchange Building.

Any member of the Ben-Hur living in or near Denver who has not become acquainted with or placed their membership in United Court No. 20 are cordially invited to let us know where we can meet them or anyone wishing to take up the work for either all or part of their time can receive all information desired by either calling on or addressing C. A. Robinson, District Manager, 12 Evans Block, Denver, Colorado.

MEMBER.

Indiana

HUNTINGTON, IND.—The halftone illustration given in this issue of THE CHARIOT of the "picnic party" from Huntington Court No. 68 was taken just after we had enjoyed our picnic dinner at Tri-Lakes Park. The young people who compose almost the three hundred membership of our Court always have a lively time. Plans are being made for a series of meetings and Huntington Court No. 68 will be on the map this winter with a complete degree team and plenty of work. This fact is shown by the interest taken by our members at all of our gatherings.

Sister Flora Pressler made a beautiful service flag and presented it to the Court which has been dedicated to our members overseas. Brother Mills has been appointed our Drill Master and the beautiful ritualistic work for Ben-Hur will be exemplified by our drill team in a most impressive and capable manner. The committee, consisting of Sisters Thompson, Espen and Golder, has been placed in charge of the joint meeting to be held with Ben-Hur Court No. 15 of Ft. Wayne in the near future. A large attendance of members from the surrounding Courts is assured. We are planning to pass the 300 mark in our membership before January 1. REPORTER.

Tennessee

MEMPHIS, TENN. — Under Chief S. G. Hodges, Usona Court No. 36 is making a very good showing. We have started out to secure enough members by the close of the year to put us over the One Thousand mark. Our Managers, MacAdams and Argo, are faithful at all times and have the solid backing and support of the entire membership. To have a membership of more than One Thousand by the close of the year and to bring the National Prize Banner to Memphis are the two things necessary to fully satisfy our members. REPORTER.

KNOXVILLE, TENN.—After several months without a Deputy, Ben-Hur Court No. 1 has been promised considerable attention at the hands of the State Manager, Brother A. L. Saulmon, and with the assistance of many of the old faithful members, it is hoped our membership will be greatly increased. Plans are under consideration for increasing the interest and secure the attendance of the members at the weekly meetings. We are extremely anxious that the entire membership be with us at each meeting during the remainder of the year. REPORTER.

CHATTANOOGA, TENN.—Lookout Court No. 31, under the leadership of Brother Gledhill, is now in the midst of a special campaign which will close at the end of the year. As a result of this special work we hope to take a prominent place on the Roll of Honor. Notice is hereby served Knoxville, Atlanta and Savannah, that we no longer intend to remain the smallest Court, but will have more members at the close of the year than either of the Courts in the cities mentioned.

CORRESPONDENT.

NASHVILLE, TENN.—Jere Baxter Court No. 12, with a membership of over Three Hundred, was satisfied to rock along during the summer months, and we did not make much of a showing. However, following the trip to the Mountains recently, and the splendid time enjoyed by the ten members from this Court in the party, and especially following a visit of the State Manager, and at which time he served notice, "Unless you get busy, it will be moving day for Daddy Daly, our District Manager." We started a campaign and now are well on the way toward the Five Hundred mark; in fact, since we have started have about made up our minds to pass Usona Court of Memphis, and we now serve notice accordingly. Court meets every Tuesday night. REPORTER.

Virginia

ROANOKE, VA.—Women of Richmond Court No. 10, have organized a Tirzah Club, to encourage the social, benevolent and patriotic work of the local Court. The first meeting was held Friday afternoon, July 19, and a committee appointed to confer with Red Cross headquarters and offer the services of the club. Meetings will be held every two weeks (Friday afternoons) at the home of the members.

A suite of rooms, for the convenience of the visiting teachers, at the coming Convention, will be fitted up by Central W. C. T. U., and the Ben-Hur organizations in the Weaver Building during the meeting. It is intended as a place in which they can rest, write letters and make themselves comfortable while in the city. A committee of ladies from both organizations will be in attendance, and no doubt the teachers will find pleasure in the comfort thus provided.

Bundles, baskets, and money are now being accepted at Ben-Hur Club rooms for the benefit of the poor.

Many names have been turned in and many others are expected to be reported before the time of distributing the packages.

The committee expects each member of Ben-Hur to do his bit.

The pound gifts which are for the poor of Roanoke in the way of Christmas gifts, has begun, and all members of the Ben-Hur Court who are unable to send their donations for the poor to the headquarters in the Weaver building are requested to notify those in charge of the relief department of the organization and a wagon will be sent to the home for them. If any person cares to make any gift, such as shoes, food, clothing or money, call the Ben-Hur Club, phone 111.

REPORTER.

West Virginia

HUNTINGTON, W. VA.—On August 17, Huntington Court No. 15 celebrated an old-fashioned "Social" out in God's country. Sister Pearle Gibson Lanning had invited us out to her hospitable home, but fearing the hospitality was larger than the house,—secured permission from the School Board to use the school house and grounds, beautifully situated on a hill, at Ona, West Virginia, a thriving village fifteen miles distant from Huntington. Every one possessing a conveyance, from a limousine to a wheelbarrow, appeared, besides three hilarious parties of merry-making "hayriders." While our object was primarily one of refreshment, we scored a material gain of eight members—discovering one loyal son of whose membership is eight years old, and receiving the application of seven new members. The entire community received us gladly, and earnestly bade us "come again soon," which kindly invitation we will probably accept within the next few weeks.

The Summer has been marked by a series of outings, one especially memorable given at the splendid summer home of Sister Alice E. Shute adjacent to the Country Club and golf links. No one present will ever forget the blazing wood fires on the River's brink nor the weird witchery of the scene.

Another delightful affair was at the camp of Mr. and Mrs. W. P. Bevan on the Ohio River, where we indulged in a "Wienie Roast" and where pounds and pounds were disposed of under the waving trees in the mellow moonlight, which reminds us of that "poet" who maintains "that the most wonderful scenery in the world is flat and empty without a "soul-filling sandwich."

We will continue these communions with nature until the snow flies, a picture pleasant to contemplate these days when the mercury is sizzling. The next affair will be given for the benefit of our Soldiers Boys in France, from whom we are receiving communications almost daily expressing gratitude for our contributions during the past Winter. Our Service Flag is gaining rapidly, 'twixt joy and sorrow,—joy at the high-hearted patriotism of our boys, yet inevitable sorrow at the parting, and the depletion of the ranks of our little Court, which is, however, bravely struggling on hoping and working for better days. CORRESPONDENT.

New York

ROCHESTER, N. Y.—Genesee Valley Court No. 18, held an interesting meeting Wednesday evening in Maennerchor Hall, Main Street East and Swan Street. Visitors were present from other Courts in the city. Remarks were made by District Manager J. C. Browne, Chief Chapman of Star of Hope Court, George Anderson and Mrs. Dibble of Genesee Valley Court, and others. After the business was disposed of a special program was presented consisting of piano selections by Arthur Courtney; reading, Jennie Doser; classical dancing, Miss Clara Carroll; song, Miss Clara Doser; fancy dancing, Miss Harriett Ealen; song, Ben-Hur Quartet. Dancing was then enjoyed until a late hour. This Court will hold a poverty dance the latter part of October for the benefit of sick and wounded soldiers. The next meeting will be held on Wednesday evening, September 4.

Members of Star of the East Court No. 135 and friends to the number of thirty-five, on the evening of Labor Day, met at 33 Minnesota Street and gave Brother Herman Ottens a surprise party on the eve of his departure for Syracuse Camp. The evening was spent chiefly in vocal and instrumental music. Miss Lorena Brown, the Misses Blanche and Daisy Lockwood, Mr. and Mrs. Dolstra, Mrs. Erma Gurnett and Eppon Ottens. J. C. Browne presented the Brother with a wrist watch. Refreshments were served. Mr. Ottens was an active member of Star of the East Court. On September 10, this Court meets in its new home, Hiokatoo Hall, Reynolds Arcade. This is to be an open meeting. Supreme Organizer W. H. Owens, of Crawfordsville, Ind., and J. D. Robberts, State Manager, will be present.

Genesee Valley Court No. 18 held an enthusiastic meeting Wednesday evening, September 7. Visitors were present from various Courts. Five applications for membership were received and two candidates obligated. This Court will hold a sausage and corn roast at the home of Brother MacElroy, Brooks Avenue and Thurston Road. On Thursday, September 12, a variety shower will be given by this Court at the home of Sister Alexander, on Warner Street, in honor of her daughter, Miss Alexander. The Court is also making plans to hold a poverty dinner on the evening of October 30, for the benefit of the Red Cross and Base Hospital in France. REPORTER.

ROCHESTER, N. Y.—Star of the East Court No. 135, met on Tuesday evening, September 10, in Hiokatoo Hall, for the first time. This was an open meeting, 272 members and friends being present. The program included recitations by Mesdames Lillian M. Airy, Jennie Doser, Lillian Greinke, Lenora Millham; piano and violin duet, Misses Blanche and Daisy Lockwood; piano solos, Misses Elsie Hunt, Lorena Browne, and Mae Timmons; accordion selections, Eppen Ottens; Grecian dance, Miss Harriett Galen; vocal solos, Mrs. Mae Dibble, Misses Ilene Sullivan and Clara Doser; vocal duet, Master George and Miss Ruth Sherrer; vocal duet, Master Joseph O'Brien and Miss Mary Sullivan. September 19 members of this Court are invited to participate in a corn roast at the home of Mrs. Whitney, 1934 Main Street East.

The next meeting of Genesee Valley Court No. 18 will be held Wednesday evening, September 18, in Maennerchor Hall. This Court will hold a suasage and corn roast at the home of Brother and Sister MacElroy on Brooks Avenue, Saturday evening, September 21. The Court is also making plans to hold a poverty dance on the evening of October 30, for the benefit of the Red Cross and base hospital in France. CORRESPONDENT.

Nebraska

OMAHA, NEB.—Fontenelle Court No. 158 has opened a "Ben-Hur Coöperative Store" in Omaha. The store is admirably located in an exclusive neighborhood near excellent transportation, and the members have shown such an interest in the project as to insure its success from the start. The object of the experiment is two-fold: to help the membership to economize, and, secondly, to encourage members in saving that they may invest the money thus saved in Liberty Loans or War Savings Stamps.

Fontenelle Court has secured a three-year lease on the most exclusive hall in Omaha and has elaborate plans for the entertainment of its members during the coming season. The officers realize that in these times of stress and sorrow too much sunshine cannot be let into our lives. Every home has the shadow of loss and we cannot do too much to lighten one another's burdens. Therefore we will devote two evenings a week to recreation and every Saturday morning we have arranged to have a "Children's Hour." Plans are made for classes in cooking and for sewing classes, as well as War Relief Work. Fontenelle Court No. 158 plans to help "win the war" by contributing brains, money, and cheerful service to its members. REPORTER.

Iowa

CEDAR RAPIDS, IOWA.—It has been some time since Aldebaran Court No. 12 has received mention in THE CHARIOT. However, we are not dead by any means. Now, that the vacation season is over our Court has settled down to business and is safe to say our Deputy, Sister Kenyon, will be heard from in the future, in spite of the new draft law.

We have fifty-eight members now in the Service, several of whom are overseas, and those still in the United States very anxious to go that they may do their part in stamping out "Kaiserism."

We have one of the best "Tirzah Clubs" in the jurisdiction doing Red Cross work; have made and forwarded over one hundred garments for hospital and refugees. We have also bought Liberty Bonds, War Savings and Thrift Stamps, and expect to buy more, besides helping the needy and sick.

We are aware that in Sister Kenyon we have one of the *best* Deputies in the Tribe of Ben-Hur, and it is her aim to make Aldebaran Court rank among the largest by January, 1919, and with the help of our State Manager, Brother Steele, we feel sure of this success.

Tuesday evening, September 10, Cedar Rapids Court No. 65 held one of the most successful meetings it has held for some time, however we have never lost interest. We greatly regretted that our Deputy, Mrs. O'Hanlon, was not with us, on account of being out of the city, but we hope for her early return.

Our State Manager, Brother Steele, was present and explained the merits of our Order. We expect to increase our membership during the fall and winter months. At the close of the meeting all members and invited friends were escorted to the dining room, where refreshments were served, after which a social hour was enjoyed and all left feeling the time had been well spent and wishing Ben-Hur success.

Much credit is due to the Committee for this evening's entertainment. REPORTER.

WATERLOO, IOWA.—On September 6, Melchior Court No. 8 and I Will Court No. 101 consolidated, all members of I Will Court transferring to Melchior Court in a body, making it one of the largest and strongest local organizations in Waterloo.

Helpful talks were given by a number of members together with District Deputy I. H. McCarty and State Manager W. N. Steele. We were reminded of the absence of our late Chief, Brother Butterfield, but feel that in Brother Colvin, we have a good leader and officer to fill his place. While we are somewhat handicapped by the New Draft Law, useless to say, Ben-Hur is still gaining new members and all are working to increase our membership. At the close of the meeting refreshments were served, after which a social hour was enjoyed and all left at a late hour imbued with the true spirit of Ben-Hur.

CORRESPONDENT.

Picnic Party, Huntington Court, No. 68, Huntington, Ind.

Pennsylvania

PITTSBURGH, PA.—Our sister Courts, not seeing any report from us in the columns of THE CHARIOT in the last two issues, may think that their Sisters and Brothers of Greater Pittsburgh Court No. 50, in the "Smoky City" have been asleep. But we have been wide-awake and laying out our campaign, that we would be ready to make a rush for the thousand members which is our goal.

Thursday evening, September 19, was Social Night. It was one of the best and most enjoyable meetings we have had. Almost every chair in the large Court room was occupied. If it had not been for a heavy rainstorm which began at 7 p. m. and continued until late in the night, we would have had an overflow attendance. Sisters Elizabeth and Helen Stevenson, accompanied on the piano by Sister Ruth Stevenson, rendered a number of high class vocal selections. They have beautiful voices and are excellent musicians. This entertainment was highly appreciated. In fact, the members of the Court were loath to excuse them.

Mrs. Effie Schofield, Pittsburgh's celebrated elocutionist, was greatly appreciated. The whole Court extends an invitation for her appearance again in the near future.

A very pleasing event of the evening was the presentation of a beautiful Ben-Hur emblem to Sister Mathias by Brother Baur in behalf of Sister Negley. Sister Mathias was also presented with a beautiful bouquet of flowers. Sister Mathias has been a faithful friend and worker in the interest of Greater Pittsburgh Court.

Sister Negley was presented with a genuine cut glass olive dish, in appreciation of her faithfulness and the upholding of the spirit and the promulgation of Ben-Hur principles. A dainty lunch was served and the many calls for more, "if you have it to spare," is proof of its goodness. Sisters Knight and Faeder, and the two old standbys, (when there is anything to do) Brothers Faeder and Collins, assisted in serving.

Every person present felt better for attending the meeting, and are looking forward longingly toward the next social night, when Brother Faeder will spring something new in the entertainment line. The old adage, "You can not get anything for nothing," Brother Faeder is going to prove—but there, I came very near giving it way. October 17, next Social Night. Be sure and come.

PROFUNDUS.

Arkansas

LITTLE ROCK, ARK.—Rose City Court No. 40, held a regular meeting on Monday, September 9th, and a large class of candidates was initiated. Owing to the absence of officials, District Manager Dan R. Henry occupied the Chief's chair. The war is making some great changes in our Court. Sister Owens, our Teacher, and Brother Owens went to Memphis. Sergt. A. H. Harrison, our Captain, has been ordered to Jefferson Barracks, and Sister Harrison, our Tirzah, has secured a position as billing clerk for the Wells-Fargo Express Company. Corporal Ernest Mitchell, our Guide, has been transferred to Atlanta, Ga., and Sister Nona L. Mitchell, our pianist, will return to her home at Fort Smith. The loss of these live-wire members hits us pretty hard. Brother James P. Fletcher has gone into the Army, and so have Brothers Osey, Ash, and Ramsey. Our Scribe is having a pretty hard time to keep track of all our members in this rapidly growing Court. District Manager Henry's loyal helpers are bringing Rose City Court to the front. We have appointed Brothers W. P. Nolan, W. F. Evans, and E. S. Watson on the Committee to prepare for Dr. Gerard's visit on October 18th.

Brother Henry is putting in new members on a fifty-fifty basis for the two Courts. He has announced that a new Degree Team will be organized October 23, and we are also planning to organize a Tirzah Club. We have contributed 10 cents per capita towards the Arkansas Woman's Reformatory and Industrial Home, in conjunction with all the other lodges in the State. Brother Henry is on the War Savings Committee in the city, and was a member of the Labor Enrolling Committee, and will be on the next Liberty Loan drive. We are doing our bit with War Savings Stamps and will buy another Liberty Bond.

We will arrange for a large number of Rose City members to attend the meeting of Argenta Court No. 71 next Monday. We are planning for some good programs in the future. CORRESPONDENT.

ARGENTA, ARK.—Argenta Court No. 71 is holding regular meetings every two weeks and the attendance is fine. Our Degree Team has been picked out by State Manager A. S. Bradshaw, to put on the initiatory work at the special joint meeting in Little Rock, October 18th, when our Supreme Chief, Dr. Gerard, will be with us. On September 2nd, we had a fine meeting, in spite of the fact that it was Labor Day, and many attractions at the places of amusement and the parks.

District Manager Henry compliments us by saying that he can always depend on Court No. 71 to help him out at all times and to attend meetings regularly. He is working hard all the time, and having the two Courts to attend to, it keeps him traveling a good deal between the two towns. We are helping Brother Henry as much as we can, and we have a good sized class each meeting.

As many of us as can arrange, attend the meetings of Rose City Court No. 40, in Little Rock, and frequently our officers are asked to fill in some vacant office.

Brother W. H. Wells, our former District Manager, secured two new members last month. It seems natural to see Brother "Bill" handing out applications. He gives the part of Arrius, in our Degree Team, and Brother David Townsend, our Scribe, makes the best "Ben-Hur" we have had for a long time. We are planning to have a special joint meeting at our hall, on the fifth Monday of this month, and we expect to have a very good program. We will soon have a Tirzah Club organized, and are preparing some theatricals for our social meetings in the near future. Our Court is growing rapidly, and we are running a friendly race with the Little Rock Court, and expect to be neck and neck on January 1. REPORTER.

Georgia

ATLANTA, GA.—Brother Carver, now permanently in charge of Atlanta territory, is meeting with splendid success and as a result of his being on the job every minute and the fact that he is thoroughly reliable and a hustler at all times, Progressive Court No. 24 continues to show much progress. We have a membership contest on at this time, and there is not a meeting that we do not have several for the Degree work. The Court believes we have the best Scribe and best Deputy in the State, and that within a short time we will have the largest membership in the South. Memphis, Nashville, Birmingham, and other points, "take notice." REPORTER.

SAVANNAH, GA.—During the past few months, Whitfield Court No. 7, has not had a Deputy. However, we are now promised a good Organizer at an early date, and also considerable attention from the State Manager, and it is expected our membership will be largely increased by the close of the year.

CORRESPONDENT.

North Kentucky and South Ohio

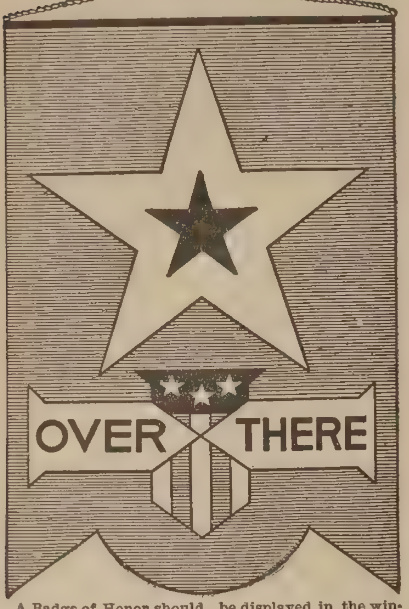
Brother Al Ruwe, our District Manager, who is a very busy member, says, although the prospect is not bright at present, he believes he will write $10,000 and maybe more before this month is over. Brother Ruwe is always in a good humor and that always helps. Brother Ed Gayle, who has given up his contract for this vicinity, and many members of the Order regret that he did not have the time to say farewell to anybody. Brother R. G. Hungate will be in Cincinnati soon and will talk over the situation with Brother Ruwe.

On August 23, Covington Court No. 2 gave an open meeting when Bert J. King was obligated as Scribe and the following program was given:

The Runaway ....
By Zonobia Hackett and Beulah Arlinghaus.
Love Song of Marco Polo........ Miss Kineth
Violin Solo ....Myra Drapp
Accompanist, Ruth Drapp
My Sister's Best Fellow.......... Parthenia Aubergh
Guilty or Not Guilty....Myra Drapp

After the above pupils of Miss Ahlen concluded their beautiful program, ice cream and cake were served. Brother Marion Borros, who has enlisted, presided at the piano and rendered dancing music that makes you dance whether you want to dance or not. Covington Court No. 2 is certainly missing six young entertaining members who are in France fighting for us. Don't forget that we will buy more Liberty Bonds before the month ends. In conclusion, it would do your heart good if you could see the Home Guards and Boy Scouts policing Cincinnati since the policemen's strike, and don't try any jay-walking, or the boys will let you know that they are on the job. P. C.

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.



The Newest and Most Beautiful
SERVICE FLAG

A Badge of Honor should be displayed in the window of every home that has sent a boy into the Army. It is your duty and privilege to hang one of these insignias of honor in your window so all may know that a soldier has gone or is on his way to fight for liberty.

This service flag is 9x11¼ inches made of dark red felt with metal top and silk cord. In the center of the red field is a large white star; on it is a smaller one of blue; below are two shells their points meeting on a shield of stars and strips with fitting words "Over There" painted in dark blue. Tell the world he has gone across or about to go by displaying this service flag.

Sent Free and postpaid with a two-year subscription to People's Popular Monthy, the leading magazine of the middle west. Send 50c today and get this splendid home and story magazine for two years, and this beautiful service flag will be sent you prepaid by return mail. Address Service Dept. 82.

PEOPLE'S POPULAR MONTHLY - Des Moines, Iowa

Army Information

The following army terms may be interesting as well as a source of information to people who are not posted on army regulations:

An army corps is 60,000 men.

An infantry division is 19,000 men.

An infantry brigade is 7,000 men.

A regiment of infantry is 3,000 men.

A battalion is 1,000 men.

A company is 250 men.

A platoon is 60 men.

A corporal's squad is 11 men.

A firing squad is 20 men.

A field battery has 195 men.

A supply train has 283 men.

A machine gun battalion 296 men.

An engineer's regiment, 1,098 men.

An ambulance company has 66 men.

A field hospital has 55 men.

A medicine attachment has 13 men.

A major general heads the field army and also each army corps.

A brigadier general heads each infantry brigade.

A colonel heads each regiment.

A lieutenant colonel is next in rank below a colonel.

A major heads a battalion.

A captain heads a company.

A lieutenant heads a platoon.

A sergeant is next below a lieutenant.

A corporal is a squad officer.

Men and Money.

WE must buy bonds to the last cent of our ability, because our country is fighting for its very life. Make no mistake, citizens of America, the crisis is just that—we are fighting for our very life. We must fight this war through. We must fight it through to a peace the basis of which will be written by us and our allies. Germany must not write a single clause in the Treaty. She must be whipped until she will sign a treaty every word of which will be drawn by the Allies. Germany must not be allowed to dot an "*i*" or cross a "*t.*" Germany has become nothing but a robber empire, a murderer empire, an empire every purpose of which is the enslavement of the rest of the world. Such purposes admit of no compromise. We must conquer or die. If we do not conquer we shall, nevertheless, die—and die slaves. Germany began with the intention of robbing France of her iron, her coal, her best land and her great factories; of making Belgium with her rich mines, great cities and immense factories a part of Germany; of gaining the Belgian coast, from which she might conquer England, and of combining under her flag the hordes of Mohammedan Turks, and all the Balkan States, so that she might train soldiers in countless millions, build navies to sweep the oceans, and then to conquer the world.

This war was to be a step toward world conquest. If we do not fight the war through to a complete victory Germany will still keep on and she will succeed.

Russia, with her nearly 200,000,000 people now lies prostrate at Germany's feet. Germany could now give up the Balkan States, give up Belgium, force Austria to yield up the Italian territories, give up conquered France, yes, she could give up these, and even Alsace-Lorraine, if allowed a free hand in Russia, and she would still have won a victory greater than any of which was ever dreamed at the beginning of the war.

Give her control of Russia and she can, and will, within a few years, come back with power to take back Alsace-Lorraine, crush poor Belgium once more, and destroy exhausted France, sweep every vestige of resistance from Europe, Asia and Africa, and then what? Then, then she will thunder at our doors—from Asia she will invade us on the West, from Europe on the East, and from Mexico on the South.

If Germany has control over the terms of peace, we who read this will live to see one of the Kaiser's six sons the Emperor of America. The time to whip Germany is now! It is now or never! The Princes of Germany are shaking dice for the United States! It will take money, money, money, that we may send men, men, men! We must do our duty.

Unquestioned Loyalty

A letter received from one of our Soldier Boys who has been in the "fighting line" for more than a year is expressive of the spirit which is certain to bring success to the American Army. We must each of us do our full share at home. The following is the latter:

"A. E. F., France, July 25, 1918.

"*Dear Editor:*

"I wish to thank you for your kindness in sending me THE CHARIOT, for I surely have enjoyed it. I also am proud of Greencastle Court No. 102, as it has been on the Honor Roll in every CHARIOT I have received.

"My most cherished keepsake is a little gold pin with a star in the center. It is my Ben-Hur pin and the only article which I have that I brought from home with me.

"Tell the people to make the Liberty Loan Drive a success and we will make our Drive on Berlin a success.

"From a true American and Ben-Hur.

"JOHN A. FRIEND,
"First Class Private, Co. A., 18th
U. S. Inf., A. E. F., France."

Fraternal Co-operative Store

The first coöperative store to be operated by a Fraternal organization opened in Omaha August 1st. The Ben-Hur Court is the proprietor of the new business house.

A grocery store at 2018 Farnam Street was purchased by the Court and will be operated in that location until their new store in 3259 Farnam Street is ready for occupancy. They plan to move between the 5th and 10th of September.

Profits from the store will be used to purchase Liberty Bonds and assist war funds. Lodge members will be allowed a 10 per cent reduction in retail prices.

The move is a patriotic endeavor on the part of the lodge members who will strive to relieve the high cost of living for lodge members and at the same time help in the prosecution of the war.—*Omaha Bee.*

While you are insurable is the time to take membership in Ben-Hur.

FINANCIAL STATEMENT

Benefit and Special War Risk Assessment Funds, Tribe of Ben-Hur—Report of Supreme Scribe

For the Month Ending September 16, 1918

Benefit Fund

Balance on hand August 15, 1918		$1,736,442.11
August Receipts:		
Received from Members	$ 105,235.33	
Received from Interest	5,301.58	
Received from Rent	1,596.92	
Total Receipts		$ 112,133.83
Sum		$1,848,575.94
August Disbursements:		
Death and Disability Claims	$ 86,537.28	
Repairs on Real Estate	25.00	
Maintenance of Building	467.54	
Total Disbursements		$ 87,029.82
Balance September 16, 1918		$1,761,546.12

Balance on Hand September 16, 1918 . . . . $1,761,546.12

List of Death and Disability Claims Paid in August, 1918

Royal C. Sabin, Champaign, Ill.	$ 2,000.00
Wm. H. Eberhardt, Indianapolis, Ind.	1,000.00
Frank B. Gerard, Evansville, Ind.	800.00
Lena E. Smith, Akron, Ohio	1,000.00
Fred C. Scott, Logan, W. Va.	1,000.00
Jos. F. Lewe, Toledo, Ohio	1,500.00
Elmer E. Pryer, Findlay, Ohio	2,800.00
Wm. D. Kidd, Columbus Grove, Ohio	1,100.00
Delila A. Kingham, Indianapolis, Ind.	500.00
Cora E. Stout, Jacksonville, Ill.	2,000.00
Chas. B. Redmond, Greenville, Ill.	1,000.00
Sudie E. Mann, Ft. Worth, Texas	1,300.00
Louisa J. B. Crull, Lebanon, Ind.	1,000.00
Jos. J. Woprice, Louisville, Ky.	1,950.00
Thos. W. Hackett, St. Louis, Mo.	500.00
Jno. Fiester, Evansville, Ind.	1,000.00
Frank Himmerling, Chicago, Ill.	450.00
Jno. Fortl, Chicago, Ill.	600.00
Jas. H. Shear, Canton, Ohio	1,000.00
Robert Yelton, Christman, Ill.	2,000.00
Perry S. Stiver, Indianapolis, Ind.	800.00
Geo. Dreisbach, Louisville, Ky.	1,200.00
Edward C. Senff, Evansville, Ind.	800.00
Jessie H. Hair, Lincoln, Neb.	1,000.00
Frank A. Beahan, Newburgh, N. Y.	250.00
Jacob A. Bladt, Sioux City, Iowa	1,000.00
Carrie A. Corbet, Indianapolis, Ind.	1,000.00
Wm. M. Fawcett, Erie, Pa.	2,100.00
Jno. J. Hiett, Erin, Tenn.	1,500.00
Wm. H. Carter, Chicago, Ill.	300.00
Mary S. Schneider, Canton, Ohio	500.00
Augustus S. LaForge, Rahway, N. J.	500.00
Frank J. Schwind, Erlanger, Ky.	1,100.00
Glenn A. Barker, St. Marys, W. Va.	1,000.00
Margaret F. Wallace, Cedar Rapids, Iowa	1,300.00
Jno. N. Purdy, Meadville, Pa.	1,000.00
Elnora McKenna, Oklahoma City, Okla.	1,000.00
Simon Smith, Oklahoma City, Okla.	540.00
Emma A. Riebe, San Antonio, Tex.	1,000.00
Walter M. Haynes, Harrisonburg, Va.	1,000.00
Spencer W. Bond, Chandler, Okla.	2,000.00
Thos. Moses (Old Age Disability), Chicago, Ill.	150.00
Bitha A. Dalton (Old Age Disability), Council Bluffs, Iowa	459.00
Bessie D. Haire, Hornersville, Mo.	1,000.00
Owen C. Smith, Cincinnati, Ohio	1,000.00
Mary Tolbert, Scotia, Neb.	950.00
Kate Choisser, Harrisburg, Ill.	2,600.00
Chester L. Cass (Old Age Disability), Toledo, Ohio	204.00
Burt H. E. Desmond, Champaign, Ill.	400.00
Robt. D. Stephens (Disability), Sharon, Pa.	300.00
Jos. S. Horn (Old Age Disability), Bellefontaine, Ohio	612.00
Mary B. Abbott, Ft. Wayne, Ind.	650.00
Wm. J. Dyar, Ogden, Ill.	650.00
Phillip Muenzenberger, Chicago, Ill.	500.00
Jno. Schinko, Wyandotte, Mich.	800.00
Jacob Hartman (Old Age Disability), Hamilton, Ohio	510.00
Sarah Sweitzer, Jeannette, Pa.	300.00
Henry Schwartz, Detroit, Mich.	500.00
Geo. A. Gaul, Louisville, Ky.	1,000.00
Jas. W. Coombs, Indianapolis, Ind.	1,000.00
Bertha E. Lade, Fairbury, Neb.	475.35
Riley Leary (Old Age Disability), East St. Louis, Ill.	226.20
S. G. Johnson, Rockford, Ill.	500.00
Benedypt Serwa, Chicago, Ill.	979.59
Daniel W. Rumbaugh (Old Age Disability, Chicago Junction, Ohio	200.00
Frank L. Rist, Cincinnati, Ohio	900.00
Peter Hamacher, Chicago, Ill.	1,000.00
Phillip J. Fritz (Disability), Los Angeles, Calif.	338.52
Jno. H. Cramer (Old Age Disability), N. Philadelphia, Ohio	357.00
Chas. A. Folks, Muncie, Ind.	1,000.00
Stephen C. Bolton, Watertown, N. Y.	1,000.00
James Mayol, New Orleans, La.	500.00
Harvey K. Roseboom, Cincinnati, Ohio	1,000.00
Fannie A. Killian, Jonesboro, Ark.	1,000.00
Elbert D. Brown, Bellingham, Wash.	1,000.00
Jas. H. Redmond, Covington, Ky.	1,000.00
Robert W. Robinson, Wheatland, Ind.	1,200.00
Florian Festl (Disability), Nora Springs, Iowa	342.76
Chas. W. Cassady, Vincennes, Ind.	1,000.00
Wm. A. Jacques, Toledo, Ohio	1,000.00
Lelia Mouer, Lincoln, Neb.	1,200.00
Jennie L. Doolittle, Passaic, N. J.	1,000.00
Francis X. Barrett, Cincinnati, Ohio	500.00
Jno. W. Joyner, Murphysboro, Ill.	1,950.00
Delia J. Graff (Old Age Disability), Mt. Vernon, Ohio	408.00
Frank Cermack, Chicago, Ill.	1,351.16
Marie Stahlkoff, Waterloo, Iowa	1,000.00
Louis W. Bailey, Odin, Ill.	800.00
Diantha Hillman, Greenville, Pa.	483.70
Carrie M. Koons, Wabash, Ind.	1,0000.0
Total Death and Disability Claims for September, 1918	$ 86,537.28

Total Paid to Beneficiaries Since Organization $17,224,905.38

Fraternally submitted in T. B. H.,

JNO. C. SNYDER,
Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, September 15, 1918, Showing Amounts in Benefit and War Risk Funds and How Invested

Deposited in Banks and Trust Companies	$ 144,982.34
Real Estate (Old Home Office)	15,971.15
Real Estate (Present Home Office)	186,597 63
Real Estate (Adjacent Property)	24,221.80
Invested in First Mortgage Loans	108,650.00
Invested in Government, Municipal and County Bonds	1,281,073.20
Cash in Office	50.00
Total Assets	$1,761,546.12

Fraternally submitted in T. B. H., S. E. VORIS, Supreme Keeper of Tribute.

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXIII Crawfordsville, Indiana, November, 1918 No. 11

GENERAL JOHN JOSEPH PERSHING
WOODROW WILSON
HAL SIR DOUGLAS HAIG

THE MEN OF THE HOUR

Our Fraternal Responsibility

The world events are surely making daily history. The records of today will be history for tomorrow. Changes are being made so rapidly that any attempt to foretell the future of but a few days are futile indeed. One man's guess is as good as that of another. It is not possible for man to know when this war will end.

However, the names of Wilson, Pershing, Foch and Haig will stand out in the world's history as great mountain peaks. The high national ideals enunciated by Woodrow Wilson and espoused by the American people and which is being so valiantly demonstrated on foreign soil, by the American soldier, have never had their equal. There has been no selfish interest by America, no hope of aggrandizement, no expectation of commercial superiority or advantage. America's mission is only that of absolute sacrifice, for ideals of human liberty, universal freedom and a higher and better civilization to be enjoyed by all the peoples of the earth.

The basis for this most worthy endeavor is Fraternity, and the Christian conception of Right and Wrong. It is the Golden Rule applied to national as well as individual life. The fraternalist of today may have a justifiable pride in the realization which comes from work well done. In the final adjudication of this world's strife the spirit of fraternalism should dominate at the council table, and in just such measure as it may be permitted to control will the permanent peace of the world be assured.

The common "Brotherhood of Man and Fatherhood of God" is a divine injunction and when men learn to shape their individual lives, when nations shall acknowledge this divine plan, and work in accord therewith, then will the greatest blessings of prosperity, permanent advancement and human happiness be assured.

It has remained for America, the "melting pot of the world" to bring forth from its cosmopolitan citizenship this splendid democratic form of government, which so nearly meets the needs of humanity and which is most in accord with the divine plan. The Declaration of Independence rang out to the world the glad message that "all men are created equal and with certain inalienable rights." The basis for these rights are founded upon the Law given to the world from Mount Sinai.

There is much to be done in the world today, great responsibilities rest upon the American citizen, for "no nation can be greater or better than is its individual citizenship". It behooves every true fraternalist to live up to his highest ideals, to practice, in our daily contact with those about us, the teachings as exemplified at the altar of every Fraternal Society. The Fraternalists must recognize their opportunities and so live and move that the doctrines and principles of Fraternalism shall help in shaping the adjustment of nations, commercially, scientifically, economically and religiously.

The basis for permanent peace and prosperity must be that of Brotherhood and mutual interest one in the other. If one nation shall endeavor to gain any advantage whatsoever in the adjustment of this world crisis, that one nation will pay the penalty of dismal failure, for "he who would be greatest among men is he who serves most humbly". This Law is a divine Law and must apply to nations as well as individuals.

The names of Wilson, Pershing, Foch and Haig, as "the men of the hour" will be cherished names for coming generations. The closest scrutiny of their individual lives will serve as an incentive to the youth of every land. The high ideals which are promulgated by these men, upon which the eyes of the world are centered, and for which civilized manhood stands sponser, must needs make the world better and every human life more noble and less selfish. The very selfishness of autocracy has been its condemnation—unselfishness and mutual interest must control and every be the dominant factor for a successful democracy. Truly is this exemplified in the American Creed:

"I believe in the United States of America as a Government of the people, by the people, for the people; whose just powers are derived from the consent of the governed; a democracy in a republic; a sovereign nation of many sovereign states; a perfect union, one and inseparable; established upon those principles of freedom, equality, justice and humanity for which American patriots sacrificed their lives and fortunes.

"I, therefore, believe it is my duty to my country to love it; to support its Constitution; to obey its laws; to respect its flag, and to defend it against all enemies."

Fraternalism has found in America the necessary soil, atmosphere and environment in which to develop the highest hopes of its precepts. In this hour of world need, Fraternalism must be alive and aggressive. The highest degree of individual development of its precepts must assert itself—not in arrogance or with a dictatorial spirit, but by its very kindliness and unselfish sincerity, help to consummate "A League of Nations, a Brotherhood of Man and a Universal Permanent Peace". This is our Fraternal Responsibility.

Social Insurance

The following extracts are taken from the annual report of the Hon. M. J. Cleary, Insurance Commissioner of Wisconsin and who is President of the National Insurance Commissioners' Association. It is so timely and of such importance to every fraternalist that we shall urge a careful perusal and the greatest consideration of the suggestions:

"There is in this country a group of individuals who for years have urged upon the government the adoption of policies that are wholly foreign to our system; policies which would strike at the very root of the kind of government, the far-sighted framers of our system intended and did establish, and under which the people of America have enjoyed a prosperity, freedom and happiness not equaled by the people of any other nation in the world's history.

Advantage of War Conditions.

"This group is today taking advantage of the war condition which exists, to urge their seductive and dangerous theories as war measures. These people are busy now advancing the idea that many of the steps which have been taken as useful and necessary war measures are fixed and permanent policies of government. It is safe to assume that they will, with added vigor, continue to urge these theories at the close of the war. The adoption of many of these policies would ultimately make our government socialistic and autocratic.

"It is the duty of every loyal American who prizes the government, which has given us our splendid record of achievement and happiness, to be ever vigilant in preserving it. To those who believe our government is preferable to one that is either autocratic or socialistic, is given the work of maintaining it and protecting it against perversion by the adoption of such dangerous policies. The heart of the American people is right; they do not want their government changed and they will not permit it to be if they know the facts and are advised of the dangers.

"The war will bring to us many new and important problems and conditions; the social, commercial and industrial life of the nation will necessarily be affected. We cannot return to a pre-war condition. The interest of the government in the welfare of the individual citizen must of necessity be increased because of the condition in which the nation finds itself today. All this, however, involves no new principle or theory; it is but an extension of an established and accepted policy. There is no controversy about the existing authority and propriety of the government exercising this function.

"Unless new proposals can be accepted as helpful aids to winning the war, they should not be urged at this time. The mind of congress and of the people is taken up and completely filled with war and war work.

War Risk Bureau.

All have agreed that the action of the United States in creating the War Risk Bureau, and through it giving to the soldiers and sailors and to their dependents protection in the case of death or disability, was a practical, proper and in fact highly commendable step. The burden of providing for the disabled soldier and the dependent of the soldier who gives his life for his country is very largely one that the taxpayers should bear because the beneficiary of the man who suffers the loss does not act for himself but for the general welfare of all the people who should equitably bear the greater part of the financial burden involved. Government action was the only means through which this burden could be properly placed.

The entry of the government into the field of marine insurance is in the same category. The seas infested by the ruthless submarines acting under the inhuman and lawless orders of a mad government produced a hazard that could not be measured. If excessive loss resulted the people of the nation, rather than private individuals, firms and corporations, should bear it. Again government action was the only means through which the financial burden of this condition could be properly placed. It was, in my opinion, a proper and necessary step resulting from war conditions.

Encouraged by the action of the government in taking these wholly justifiable and necessary steps, radical politicians and ambitious advocates of socialistic theories have urged and are now urging an expansion of government operation in the fields of insurance, industry and commerce where no war necessity for such action is shown to exist. In fact, many of the proposals urge the entry of the government into fields where conditions are not materially different today than in times of peace.

Proposals of Socialists.

An extension of the life and compensation feature of the War Risk Bureau to all those engaged directly or indirectly in government work is urged by an influential member of the United States Senate. A federal fund through which all insurable property used and useful in agricultural production may be insured has also been urged with much vigor. Government insurance for all plants engaged in the production of munitions, supplies and equipment for the army and navy has been proposed and urged with enthusiasm. All of these proposed steps encroach upon fields that are now, and I believe will continue to be, fully and adequately provided for by private effort.

The government, in my opinion, can justify its entry into these fields only upon satisfactory evidence of the fact that they are not being provided for adequately by private endeavor and at reasonable cost. No war necessity for government expansion into these fields of activity has been shown to exist. If we are to adopt such measures it must be upon the ground that they are proper and desirable permanent governmental policies.

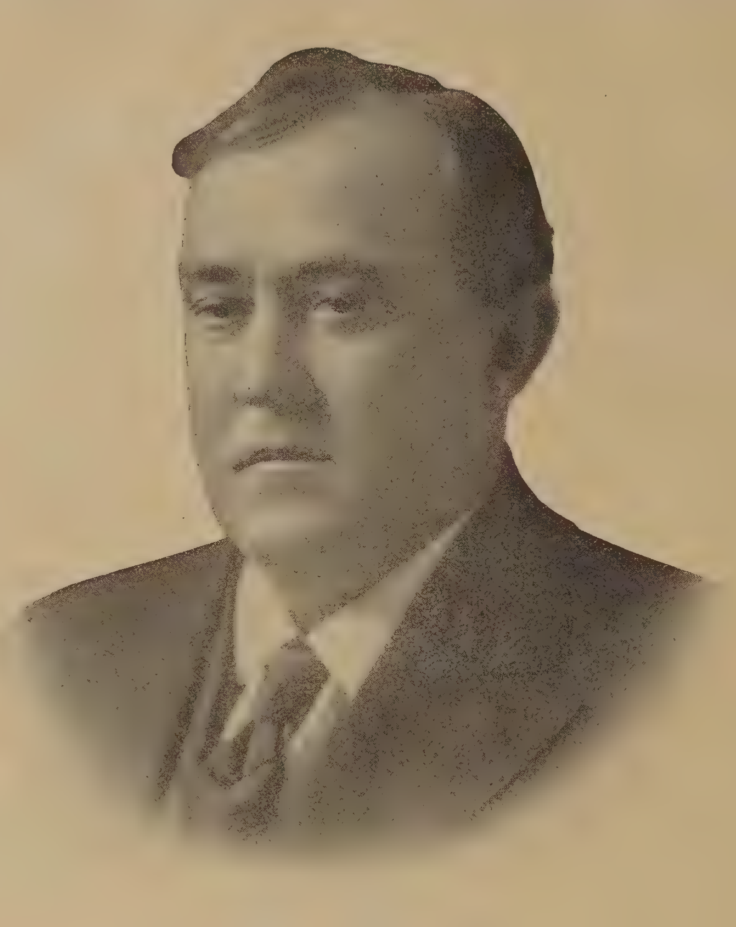
I do not oppose these plans because the interests of hundreds of thousands of our people engaged in legitimate and useful lines would be detrimentally affected, nor because hundreds of helpful, patriotic institutions would be subjected to unequal and unfair governmental competition. Though in my opinion, forceful and convincing arguments in opposition to these proposals can be based upon these grounds alone. However, I prefer to oppose such proposals upon the ground that they are dangerous to existing institutions; they are dangerous policies for a democratic nation and I do not believe that our government as now constituted can engage in these important business enterprises with any hope of success.

* * * *

Not Confined to Insurance.

Proposals that would involve us in state socialism are not confined to the field of insurance alone. Only a few days ago the Federal Trade Commission urged upon the government the wisdom of taking over all rolling stock used for transporting meat animals, all refrigerator cars, and the acquiring of such branch houses, cold storage plants and warehouses as are necessary to provide facilities for the marketing and storage of food products in the principal centers of distribution and consumption in the country.

The commission does not make this recommendation as an emerg-



THOMAS McLAUGHLIN

One of the best known and most beloved members of the Tribe of Ben-Hur in Southern Ohio was Brother Thomas McLaughlin, who died at his home in Portsmouth, Ohio, Friday, October 11, 1918. He was a charter member of Portsmouth Court No. 109 and immediately after his initiation became a most enthusiastic and earnest worker for Ben-Hur. His efforts and personal influence placed Portsmouth Court in the very forefront and it soon became the largest Court in the State of Ohio, holding that position continuously and is the fourth largest Court in the Supreme Jurisdiction for the past eight or ten years.

Brother McLaughlin's great ambition was to increase the membership of Portsmouth Court, not so much for the benefit of the membership therein, as for the greater benefit to those who were left as the beneficiaries. For a year or more he had been in failing health, however, he was faithful to his duties, though oftimes, his physical condition made it very difficult, but he would always meet every one with a smile and a kind word, never thinking of self or his illness.

The regular Ben-Hur burial services were held at the McLaughlin home Sunday, October 13, at which time fitting tributes were paid to his high character by R. G. Hungate, State Manager of Ohio, Joseph Denier and H. L. Cline, the two latter being Past Chiefs of Portsmouth Court. Monday, October 14, the body was laid to rest in Greenlawn Cemetery, amidst a bank of flowers, the last tribute from his host of living friends.

By the death of Thomas McLaughlin, Portsmouth loses a good citizen, and the local Court of the Tribe of Ben-Hur a most efficient officer and a loved member. This loss is not only local, but the Supreme Tribe of Ben-Hur will greatly miss "Tom," as he was called by all who knew him.

Many a home in Portsmouth has been saved from the hand of poverty through this good man. He has been known repeatedly to have paid from his own funds the dues of some destitute or sick member. Many many times has he been known to go out into the cold night or rainy day to do some good and scatter a little cheer.

Thomas McLaughlin was born near Franklin Furnace, Ohio, November 29, 1864, and was therefore in his fifty-fourth year. He was the son of Mr. and Mrs. Robert McLaughlin. He was united in marriage to Emma Eck, June 17, 1890, in St. Mary's church of Portsmouth. To this union six children were born, two having preceded him in death. Those left to mourn his death, are his wife and four children, Mrs. Clara Belcher, the wife of W. L. Belcher, and by Marie, Harold and Iola who remain in the home at Portsmouth. For seven years Mr. McLaughlin owned a grocery store in the Blake Block, on Gallia street. Fourteen years he worked in the old Drew shoe factory, for six years he was Scribe of Portsmouth Court and was a member of the Canvassing Committee of the Supreme Tribe of Ben-Hur at the session of 1916, and for three years Special Deputy.

When we heard of his death, darkness was everywhere. But out of the seemingly everlastingly night, there came a light; in it is seen the face of the lowly Nazarene, and He spoke, and said do not grieve, he has done his work and has done it well. I have called him to his place on High.

ency or war measure such as was announced as the reason for taking over the railroads, the telegraph and telephone lines. It is recommended as a fixed and permanent policy. The commission recommends government monopolies for their own sake without reference to war conditions.

* * * *

Social Insurance.

President Cleary, in referring to the propaganda for social insurance, declared that the events of the past year has convinced America that this German system was, in reality, a part of the scheme of militaristic and autocratic rule that has involved the world in its present condition.

The subject of social or welfare insurance is still a subject of much interest. It is now being considered by commissions in a number of states.

I wish to call your attention to the fact that the events of the past year have further convinced America that much which was commended in the German system has now been thrown into greater prominence, and, instead of its plan being a part of a great humanitarian policy as pretended, it was in reality a part of the scheme of militaristic and autocratic rule that has involved the world in its present deplorable predicament. This question will be before our coming legislatures. Every true and loyal American should be alert at the ballot box and vote only for such men as will protect American ideals and sustain the principles which underlie our Freedom and our Liberty.

War Activities

The Next War Drive.

The splendid achievements of the American soldier overseas is being helped by the seven organizations each contributing their full share in helping to keep the military and industrial armies up to the highest standard of efficiency.

For the week commencing November 18, a campaign will be inaugurated to raise $170,500,000 for war work at home and overseas. Each one of the organizations is filling a definite war time need. They are each chiefly concerned with the physical needs and the morale of the army. All have been engaged in their respective lines of endeavor since the beginning of the war. They are the greatest recorded demonstrations of practical Christianity.

Each organization is operating under an executive order of President Wilson. Each budget is carefully scrutinized and every dollar spent must be accounted for to the war department.

The Young Men's Christian Association is asking for $100,000,000. This organization has between five and six hundred huts in America and a greater number in Europe which latter number is growing daily as opportunity permits, and sufficient funds supplied. Its work is to make something of a home in the trenches for the boys when under the fire of the enemy. The Y. M. C. A. hut is the soldier's club, college and church, and is patronized by Roman Catholic, Protestant and Jew.

The Knights of Columbus which is under the direction of the National Catholic War Council asks for $30,000,000, and this organization is doing a great work in the European ports and K. of C. secretaries are now ordered to Italy where the ten buildings now already prepared are not adequate to the demands. The K. of C. huts are also patronized by the soldiers of all denominations and religious faith, no distinction being made by those in charge.

The Young Woman's Christian Association is asking for $15,000,000. This organization co-operates with the Government in the proper housing and care of the women munition makers in this country, and is planning to establish similar centers at the munition plants in France. The English Government has asked the help of the American Y. W. C. A. There is almost one hundred hostess houses already established about the military camps, and the request is made for a number more to be built.

The War Community Service is asking for $15,000,000 to keep up with the movement and the program for the war and navy department. It invites the soldier and sailor when off duty to participate in helpful social functions, thereby counteracting the evil influence of the "red light districts." It furnishes wholesome recreation and speeds the men in khaki or blue on his way overseas with a keener enthusiasm for the duties that demand his best efforts "over there".

The Salvation Army requests $3,500,000 for its work at home and abroad. We are advised directly by the boys who are on the firing line, that the Salvation Army is doing a world of good. Their workers are courageous and brave and do not hesitate to administer to the boys in the very front line trenches, serving them with hot chocolate, coffee and doughnuts. Their work is also spiritual, their creed is "service to humanity".

The Library War Service, which is under the direction of the American Library Association, is asking for $3,500,000 with which to supply books and reading matter for the men who are fighting to preserve civilization and Christianity in the world.

The Jewish Welfare Board is to receive $3,500,000. This organization represents all of the National Jewish organizations and is used in building up the morale of more than 100,000 Jewish soldiers in the army and navy. It sends its trained workers into camps and naval training stations in this country, and is establishing community centers near the camps at the front.

We trust the members of the Tribe of Ben-Hur will give their hearty support to this movement and co-operate to the very fullest extent with the local organizations and committees which will have this work in charge.

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.

Fraternity and Patriotism

Fraternal Societies these days are not slackers. Not only have they given hosts of their members to the army that is fighting for democracy, but they have taken leading parts in all war activities. The surplus funds of these societies have been put freely into Government bonds. At a conference recently in Washington of fraternal leaders the recommendation was passed unanimously that all fraternal beneficiary societies and other fraternal societies dedicate all their funds available for investment purposes during the period of the war to the purchase of Liberty Bonds and other war securities which the Government may issue.

Not only the man power of these organizations has been placed at the Government's disposal, but also there is to be offered it the financial resources of these same societies. Verily, fraternity is patriotism, as it ought to be—*Modern Brotherhood.*

Congress Committees

Our Supreme Chief, Dr. R. H. Gerard, attended a meeting of the Executive Committee of the National Fraternal Congress of America in Chicago October 15-16. The Executive Committee is composed of—

R. H. Gerard, Supreme Chief, Tribe of Ben-Hur, Crawfordsville, Ind.
Henri Roy, Secretary. Societe des Artisans, Montreal, P. Q.
George P. Kirby, General Counsel National Union Assurance Society, Toledo, Ohio.
John J. Hynes, Supreme President, Catholic Mutual Benefit Association, Buffalo, N. Y.
Rev. F. T. McFadden, Past Supreme Regent, Royal Arcanum, Richmond, Va.
W. R. Shirley, Director, Brotherhood of American Yeomen, Muskogee, Okla.

together with the officers of the National Fraternal Congress. Much important business was transacted. Plans were arranged for the coming year's work and the following committees appointed to serve for the years 1918-19.

Committee on Statuatory Legislation.

I. I. Boak, Chairman, Denver, Col. W. O. W.
Charles E. Piper, Chicago, Ill. Royal League.
Carlos S. Hardy, Los Angeles, Calif. Fraternal Brotherhood.
T. B. Hanley, Des Moines, Iowa. Modern Brotherhood.
George Dyre Eldridge, Boston, Mass. Actuary.
John R. Frazer, Little Rock, Ark. A. O. U. W.
Abb Landis, Nashville, Tenn. Actuary.
W. E. Futch, Cleveland, Ohio. B. of L. E.

Committee on Statistics and State of the Order.

Miss Bina M. West, Chairman, Port Huron, Mich. W. B. A. of M.
Emma B. Manchester, Omaha, Neb. Woodman Circle.
George A. Huggins, Philadelphia, Pa. Grand Fraternity.
Dr. Hada M. Carlson, Rock Island, Ill. R. N of A.
John H. Notley, Kalamazoo, Mich. Mystic Workers of W.
A. R. Talbott, Lincoln, Neb. Modern Woodmen.
A. L. Hereford, Springfield, Ill. Court of Honor.
F. C. Laberge, Montreal, Can. Alliance Nationale.
Elizabeth Mehan, Milwaukee, Wis. W. C. O. of F.

Committee on Legal Co-operation.

A. G. McKnight, Duluth, Minn. Modern Samaritans.
George W. Miller, Chicago, Ill. Royal League.
Howard C. Wiggins, Rome, N. Y. Roya Arcanum.
Robert H. Lovett, Peoria, Ill. F. R. L. A.
E. S. Cummings, Chicago, Ill. C. O. of F.
Arthur W. Fulton, Chicago Ill. K. & L. of S.
John V. Sees, Columbus, O. A. I. U.
Judge H. W. Oakes, Auburn, Maine. N. E. O. of P.
W. H. Hunter, Toronto, Can. I. O. F.

Committee on Ethics.

Mrs. Julia Ward Clingen, Chairman, Oak Park, Ill. L. C. B. A.
Miss Kate Mahoney, Troy, N. Y. L. C. B. A.
Allen P. Cox, Philadelphia, Pa. A. O. of M. P.
E. A. Williams, Neenah, Wis. E. F. U.
J. D. Myers, Philadelphia, Pa. F. M. C.
A. H. Coory, Des Moines, Ia. Homesteaders.
K. Zychlinski, Chicago, Ill. Polish Nat'l Allianca.
Wm. L. Burdick, Lawrence, Kans. F. A. U.

Committee on National Health Conservation.

Dr. J. G. Pace, Chairman, Lincoln, Neb. M. W. of A.
Dr. A. D. Campbell, Madison, Wis. Beavers R. F. F.
Dr. O. J. Rochon, Ottawa, Can. L'Union St. Jos. of Canada.
Dr. Emma E. Bower, Port Huron, Mich. Ladies of Maccabees.
H. S. Hudson, Portland, Ore. United Artisans.
Dr. M. M. Smith, Dallas, Tex. M. O. of P.
Dr. George G. McConnell, Indianapolis, Ind. K. of P.

Committee on National Red Cross.

Wm. A. Biby, Chairman, Topeka, Kas. K. & L. of S.
Mrs. Rose D. Rittman, Chicago, Ill. W. C. O. of F.
D. P. Markey, Detroit, Mich. The Maccabees.
Mrs. Mary MacEachern Baird, Port Huron, Mich. W. B. A. of M.
Gilbert Howell, Crawfordsville, Ind. Supreme Tribe Ben-Hur.
Mrs. Frances Buel Olson, St. Paul, Minn. D. of H.
D. A. Wentworth, Chicago, Ill. N. A. U.

Committee on War Savings.

Wm. Montgomery, Chairman, Washington, D. C. Masonic M. L. A.
Stephen A. Collins, Pittsburg, Pa. U. A. M. Jr. O.
W. H. Antes, Des Moines, Ia. Mystic Toilers.
Mrs. Frances E. Burns, St. Louis, Mich. Ladies of Maccabees.
W. O. Powers, Indianapolis, Ind. K. of P.
George A. Scott, Waverly, N. Y. N. P. L.
Norman B. Harris, Jersey City, N. J. Loyal Association.

General Publicity Committee.

E. N. Haag, Chairman, Philadelphia, Pa. F. M. C.
Ed L. Young, Norwalk, O. The Maccabees.
F. O. Van Galder, Rock Island, Ill. Modern Woodmen.
C. B. Gardner, Dallas, Tex. M. O. of P.
W. J. McGinley, New Haven, Conn. K. of C.
Henry F. Hayes, Chicago, Ill. C. K. & L. of A.
Chas. E. Lovett, Duluth, Minn. Modern Samaritans.

Smile at Breakfast

One should always wear a smile at breakfast. If you are in a good humor at breakfast you will be merry and bright all day. The breakfast face is the most important face to cultivate. The other faces take care of themselvees, for if the face is pleasant and easy to look upon in the morning it will improve as the day goes on. But if the breakfast face is hard, scowling and forbidding, it becomes set in its disagreeable form, and it takes hours for it to smooth out into a smile, and that smile is of the sickly, half-hearted nature that only expands the heart slightly. It is worth trying.—*Selected.*

the CHARIOT

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Nat'l Fraternal Press Association
1918

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. GERARD, M. D. ....Supreme Chief
JNO. C. SNYDER..............Supreme Scribe
HON S. E. VORIS, Supreme Keeper of Tribute
J. F. DAVIDSON, M. D...Sup. Medical Examiner

GILBERT HOWELL..................EDITOR
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912. Acceptance for mailing at special rate of postage provided for in Section 1103, Act of October 31, 1917, authorized on July 3, 1918.

Typographical Union Label Crawfordsville

NOVEMBER, 1918

The history of the world is being made today, and what a glorious record is that which is being contributed by America.

One great reason why the American wage-worker has been able to maintain a higher standard of living than the standard of living of wage-workers anywhere else in the world has been because of the fact that the American wage-worker produces more than any other wage-worker in the world, notwithstanding the much advertised efficiency of the German workmen.

We are advised that Arrius Court No. 5 of Indianapolis, Indiana, has thirty-two of its members in the service for Uncle Sam, and this splendid Court has proved its loyalty, by a unanimous vote of the Court, to pay all the monthly payments, Court Dues, etc., for members in active service. This is in accord with the spirit expressed at the meeting of the Supreme Tribe, and it was then anticipated that many of our Courts would take the same action as that taken by Arrius Court. We commend this plan most heartily to all our Courts and would urge them to stand back of the boys in the service.

Tribe of Ben Hur of O
Cleveland O. O

Group of Delegates and Representatives Ohio State

Let it be borne on the flag under which we rally in every exigency, that we have one Country, one Constitution, one Destiny.—WEBSTER.

Read your Chariot every month.

As we go to press with this issue of THE CHARIOT, Peace is looming larger and gives promise of the complete triumph of Democracy. Therefore we trust that every true and loyal American will have much for which to be thankful on the 1918 Thanksgiving Day.

Patriotism may demand a great sacrifice, but it becomes a precious jewel when so subjected and leaves a noble legacy to all future generations, besides blessing the one who thus shows himself worthy of the proud heritage of American citizenship.

FRATERNALISM is now due to become a great power in the land because it is building on the solid rock of adequacy.

It has been said quite truthfully, that "When God needs a man for some great and important task, He makes him from the common clay." Abraham of Old was selected to be the head of His chosen people, who by their devotion and faithfulness and by their sacrifice and hardships, on down through the wilderness, were given the blessed privilege of giving to the world the message of "Fraternal Love"—the Nativity of the Teacher of the "Brotherhood of Man and Fatherhood of God"—the lineage of the Founder of Democracy in the world. So today, America as His chosen people of old, has been selected as His co-laborer and entrusted with the message of Democracy to all the peoples of the earth.

Now is the time to take membership. Tomorrow may be too late. Upon today's decision may depend whether you will be one to be accepted or rejected.

The need of the world is universal Freedom. This Freedom will soon be heralded from the mountain tops of the Balkans and the beautiful valley of the Danube to the Rhine and the Kattegat. Although the land of the Czar is now torn and broken by a reign of rebellion and riot, the heart of the great masses of the Russian people cry out for Liberty and Freedom. Out of their chaos, despair and misery we believe will come "a perfect day". American ideals will offer for them a stable form of Democratic government, will give to them the blessings of a perfect Freedom, where justice and mercy will ever prevail.

How the Red Triangle Began

While the war is not yet over, the American Y. M. C. A. and similar organizations among the allies have already won praise from the highest military commanders for their work in maintaining the spirit of the armies of democracy.

This great organization, says the *Detroit News*, originated in an invitation extended by George Williams, a London dry goods merchant, to his young men employees to meet in an upper room of his store for a period of Bible study and prayer.

This was in 1844. The meetings were so successful that larger and better quarters were secured and other young men were invited to join. Similar associations were formed in other English cities. In 1851 the movement reached America, that year witnessing the formation of the Y. M.C. A. branches in Montreal and Boston.

In 1854 the first international conference met in Paris, with delegates present from America, Canada, England and several countries of continental Europe. There are now 10,000 branches in the world, of which 2,192 are in North America. The international headquarters of the Y. M. C. A. are at Geneva, Switzerland.

In this time of strife and turmoil we are not unmindful of the sacrifice and sorrow which has been brought to the noble women of America. The motherheart has been torn and broken by the severing of ties, more sacred than pen or tongue can express. She has in her love for her boy endured all the hardsrips, shared all the dangers with which he has been confronted. The wife has bravely fought the battles of her life's hero, although separted from him by ocean wave and the midnight of mountain fastness. In her love-dream she has bared her breast to the same rain of bullets and shell and shrapnel. This sacrifice of America's women has been akin to that great "Sacrifice on the Cross", and from their surrender and gift of all that was so dear and precious to them the world by this sacrifice is to be given the blessing of Liberty and Freedom.

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.

The Court news in this issue of THE CHARIOT has been greatly diminished as will be noted, and which in a large measure is perhaps due to the prevalence of the influenza epidemic, and the consequent order of the Health Boards of the various States prohibiting public gatherings. This of course includes the Court meetings of our Society, as well as all other Fraternal Societies. We trust the epidemic will soon have passed and that our members will be so pleased with the return of normal conditions that they will take up the work of the Courts with renewed interest and enthusiasm and give account of their meetings for publication in the December CHARIOT.

We are pleased to give in this issue the group picture taken of the Ohio State Congress which was held at Cleveland, Ohio, August 13-14. An account of this meeting was given in the October issue of THE CHARIOT.

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.

Christmas War Stamps

Do your Christmas shopping early. This is the government message to all citizens this year. "Early" does not mean the first or second week of December as in former days but means November now.

This request of the Government is made because it does not wish the overburdened railroads cluttered up with thousands of carloads of Christmas presents during December. It wants them free to haul coal and food and American troops.

It has been suggested that War Savings Stamps are the very best Christmas gifts. They do not compete with the Government for labor and material necessary for the war. In fact they furnish the Government the money to pay for the necessary labor and materials. They take up no room to speak of in the mails. They do not fill freight or express cars. Instead of being useless and worn out within a few weeks they constantly increase in value. The giver will feel he is doing his patriotic duty in choosing War Stamps for his Christmas presents and the recipient, young or old, will feel a patriotic glow in receiving them.

ess of Ben-Hur, Cleveland, Ohio, August 13-14, 1918.

Beautiful and attractive little gift cards with wax paper for containing the War Savings Stamps attached will be prominent on counters of all shops for the holiday trade.

Ben-Hur Monthly Income, Disability Certificate gives the ideal protection.

The Brotherhood of Man is but the basis for a Brotherhood of nations. This common war of "Right vs. Might" is welding a comradeship between the American soldier and the soldiers of our allies, which will grow and strengthen as the years come and go. This good fellowship of the classes and the closer association of the different nationalities will bring forth a Brotherhood which will become universal. The world will be made anew and the spirit of Kindness will become the potent factor of all future human endeavor and activities. Fraternalism will then come into its very own. America is paying a great price by her unselfish sacrifice, but the blessings she is bringing to the untold millions will more than compensate by the higher standards of living, by nobler lives of her citizenship.

When Peace Shall Come

Some day peace will come. Thousands—millions of men—will suddenly be thrown back again into civil life. Consider the vastness of the readjustment that will be necessary. Look back at the period of reconstruction after our own civil war. Prepare for this new period of reconstruction. The day of reckoning is bound to come. Begin to save now. Thrift is the need of the present, the hope of the future. Liberty Loan Bonds, War Savings Stamps, the safest securities in the world, are a wise provision for the day when peace comes to all the world.

Two Battle Fronts

Besides the battle front in Europe, there is an American battle front, and our people at home should be just as patriotic as our boys in uniform. It is very gratifying, as we go to press, to note that the Fourth Liberty Loan has been over-subscribed most liberally, and we are expected to be more liberal and prompt in the Fifth Liberty Loan.

This is the strongest and most practical endorsement by the citizens which can be given to the splendid work of our brave soldiers overseas. The active generosity of every American citizen stands out most prominently when compared with the repeated demands made by the German government upon its citizens, as indicated by the following memoranda of the German Government Loans:

1st—Sept., 1914	$1,115,000,000
2nd—March, 1915	2,165,000,000
3rd—Sept., 1915	3,040,000,000
4th—March 1916	2,690,000,000
5th—Sept., 1916	2,670,000,000
6th—March, 1917	3,240,000,000
7th—Sept,, 1917	3,155,000,000
8th—March, 1918	3,750,000,000
9th—Sept., 1918	Unknown

The Soldier's Creed

Upon the body of a plain American soldier at the front in France there was found this writing:

I believe in the courage of our soldiers and the skill and devotion of our leaders.

I believe in the power of right; in the crusade of civilization; in France, the eternal, the imperishable, the essential.

I believe in the reward of suffering and the worth of hope. I believe in confidence, in quiet thought, in humble daily round, of discipline, in charity militant.

I believe in the hallowed vows of the old and in the potent innocence of children. I believe in women's prayers, in the sleepless heroism of the wife, in the calm piety of the mother, in the purity of our cause, in the stainless glory of our flag.

I believe in the hands clenched for battle and hands clasped for prayer.

I believe in ourselves.

I believe in God.

You know when I read that, it just kind of knocked sense into me. Some French guy wrote it. I figure the Germans don't believe in those things but I do.

To-Days Duty

If we all sit gloomily thinking of war and our boys who are absent, we shall soon become a people morose, unpleasant and unsuccessful in business affairs and all human activities.

It is the will of our government that we shall maintain a spirit of jollity in which all shall participate. Hearty laughter, even at the expense of our soldier boys who do some rediculous things in the service, and whose bravery leads them into acts that make us happy, will do much to relieve the tenseness of the times and make life pleasurable.

Our boys in France are happier if they know we are happy. They are more contented if they feel that we are talking about the jolly times they have rather than about the moments of extreme stress in their lives.

This leads us up to the thought that every organization should be regular in meetings, and the attendance should be large. It is no time to stay home in the winter evenings and brood over our troubles. It is no time to be downcast, but instead we should come together in occasions of pleasantry, for such occasions will always be profitable.

Let the business affairs be conducted with extreme dispatch; get away from the routine as quickly as possible; throw open the doors to the children and friends of the members, and turn the evening into one of entertainment.

Sing patriotic songs; sing about the boys over there; read and exchange the letters that are received from them; tell funny stories at their expense, and do things that shall bring all back to the next meeting with added membership to our organization because of the splendid entertainment in its meetings.—*Ex.*

Righteous Peace

The *Stars and Stripes*, the official newspaper published by the soldiers of the American Expeditionary Forces in France, says editorially about the enemy peace offensive: The Peace Our Soldiers Want—The Peace Our Mothers Want:

"Let the weak hearted who are dreaming of a compromise; let the pacifists who are talking a peace by agreement; let the sideliners who have had enough of war; let the secretly inclined pro-Germans who think this war should end without a decision—let them one and all know once and for all that for the American Expeditionary Force there is no such word as 'Peace' with the Huns unbeaten. The man who talks of peace today, except through victory, is a traitor."

The enemy peace offensive is likened to the action of German machine-gun crews in the Vesle fighting, when they fought and killed Americans until they were surrounded, then shouted "Kamerad."

The mothers of the American soldiers in France want the same peace their sons demand. All the courage of the ancient Spartan mother is in the hearts of the women of America.

The object of the Fourth Liberty Loan is to bring that peace—a just peace, a righteous peace, an American peace. Unconditional surrender,

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of September, 1918.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37. Buffalo N. Y.**	**1502**
2	Empire City No. 84, New York, N. Y.	496
3	Palestine No. 2. Olean. N. Y.	228
4	Electric City, No.75, Schenectady, N.Y.	202
5	Genesee Valley. 18. Rochester N.Y.	194
6	Jefferson No. 24 Watertown, N. Y.	162
7	Balthasar No. 77, Troy, N. Y.	102
8	Honor, No. 130, Schenectady, N. Y.	100

Indiana

1	Simonides No. 1, Crawfordsville, Ind.	1411
2	Ben-Hur No. 15, Ft. Wayne, Ind.	1072
3	Esther No. 4, Terre Haute, Ind.	729
4	Crescent City No. 122, Evansville, Ind.	609
5	Arrius No. 5, Indianapolis, Ind.	573
6	Ft. Sackville No. 3, Vincennes, Ind.	430
7	Marion No. 48, Marion, Ind.	381
8	Vanderburgh No. 127, Evansville, Ind	331
9	Washington, 169, Washington, Ind.	322
10	Princeton No. 48, Princeton, Ind.	279
11	Kendallville No. 20, Kendallville Ind.	257
12	Huntington No. 68, Huntington, Ind.	248
13	Aldebaran No. 16, Peru, Ind.,	244
14	Decatur No. 156, Decatur, Ind.	226
15	Wabash No. 28, Wabash, Ind.	215
16	Elkhart No. 72, Elkhart, Ind.	214
17	Beech Tree No. 211, South Bend, Ind.	206
18	Evening Star, No.231, Evansville, Ind.	197
19	Orontes No. 77, Shelbyville, Ind	193
20	Castalia No. 18, Muncie, Ind.	189
21	Greencastle No. 102, Greencastle, Ind.	187
22	Kokomo No. 33, Kokomo, Ind	183
23	Queen City, No. 153, Marion, Ind.	181
24	South Bend, No. 41, South Bend, Ind	178
25	Progressive No. 166, Hammond, Ind.	163
26	Oolitic, No. 54, Bedford, Ind.	162
27	Columbia City 92, Columbia City, Ind.	155
28	Chariot No. 38, Lafayette, Ind	153
29	Jewel-Rigel, No. 334, Michigan City	153
30	Logansport No. 233, Logansport, Ind.	151
31	Richmond, No. 42, Richmond Ind.	144
32	Boonville No. 59, Boonville, Ind.	134
33	Posey No. 105, Mt. Vernon, Ind.	132
34	Isis No. 32, Anderson, Ind.	128
35	Antioch No. 12, Garrett, Ind.	128
36	Hartford City, 36, Hartford City, Ind	126
37	Maple City No. 125, LaPorte, Ind.	123
38	Germania No. 165, Evansville, Ind.	118
39	Bismarck No. 134, Terre Haute, Ind.	112
40	Corydon, No. 184, Corydon, Ind	109
41	Tennyson No. 203, Tennyson, Ind.	100

Kentucky

1	Kentucky No. 11, Louisville, Ky	1168
2	Henderson No. 3, Henderson, Ky.	323
3	Jehovah No. 4, Louisville, Ky.	308
4	Ludlow No. 9, Ludlow, Ky.	215
5	Ashland No. 42, Ashland, Ky.,	163
6	Covington No. 2, Covington, Ky	146
7	Daniel Boone No. 96, Paducah, Ky.	119

Ohio

1	Portsmouth No. 109, Portsmouth. O.	1015
2	Forest City No. 15, Cleveland, O.	565
3	Ilderim, No. 1, Dayton, O.	493
4	Lew Wallace No. 189. Dayton, O.	462
5	Esther No. 4, Hamilton, O.	394
6	Washington No. 43, Toledo, O.	356
7	Canton No. 57, Canton, O.	316
8	Springfield No. 31, Springfield, O.	289
9	Lincoln No. 23, Lima, O.	285
10	Crockery City No. 111. E. Liv'r'l, O.	247
11	Toledo No. 34, Toledo, O.	221
12	Mars No. 151, Cincinnati, O.	175
13	Butler No. 99. Hamilton, O.	172
14	Ben-Hur No. 7, Findlay, O.	168
15	Athenian No. 80, Warren, O.	141
16	Columbus No. 213, Columbus, O.	139
17	Aldebaran No. 14, Youngstown, O.	136
18	Balthasar No. 3, Cincinnati, O	129
19	Akron No. 243, Akron, O,	126
20	State No. 233, Columbus, O.	105
21	Lincoln Heights No. 112, Cleveland	103

Iowa

1	Aldebaran No. 12, Cedar Rapids, Ia.	744
2	Melchior No. 8, Waterloo, Ia.	612
3	Tirzah No. 3, Mason City, Iowa	289
4	Cedar Rapids, No. 65, Cedar Rapids, Ia.	213
5	Roman No. 98, Sioux City, Ia.	195
6	Jewel No. 2, Council Bluffs, Ia.	130

Illinois

1	Triumph No. 17, Decatur, Ill.	725
2	Centralia No. 153, Centralia, Ill.,	534
3	Ithamar No. 1, Danville, Ill.	528
4	Caledonia No. 59, Urbana, Ill.	421
5	E. St. Louis No. 136, E. St. Louis, Ill.	413
6	Balthasar No. 2, Champaign, Ill.,	333
7	Miriam No. 11, Kensington, Ill.	279
8	Friendship No. 61, Chicago, Ill.	252
9	Lawrenceville, 86, Lawrenceville, Ill.	247
10	Vojta Naprstek No. 176, Chicago, Ill.	239
11	Danville No. 474, Danville, Ill.	214
12	Galesburg No. 50, Galesburg, Ill	211
13	Castalia, No. 154, Joliet, Ill.	199
14	Valhalla No. 63, Chicago, Ill	196
15	Waukegan No. 76, Waukegan, Ill.	195
16	Granite No. 144, Granite City, Ill.	191
17	Metropolis No. 181, Metropolis, Ill.	181
18	Mt. Vernon No. 115, Mt. Vernon, Ill	178
19	Harrisburg No. 116, Harrisburg, Ill.	178
20	Mira No. 97, Mt. Carmel; Ill	174
21	Fox River No. 508, Aurora, Ill.	171
22	Damascus No. 41, Springfield, Ill	160
23	J. C. Hale No 149, Mattoon, Ill.	159
24	Vodnany No. 333, Chicago, Ill.	154
25	K. J. Poniatowski No. 240, Chicago, Ill.	152
26	Melchior No. 27, Charleston, Ill	150
27	Auburn No. 49, Auburn Park, Ill.	149
28	Murphysboro No.222, Murphysboro, Ill.	149
29	Olney No. 12, Olney, Ill.	147
30	Kankakee No. 91. Kankakee, Ill.	147
31	Vlastimel, No. 186 Chicago Ill.,	144
32	Guiding Star No. 271, Springfield, Ill.	139
33	Litchfield No. 169, Litchfield, Ill.	133
34	Mt. Carmel No, 453, Mt. Carmel, Ill.	125
36	Grayville No. 28, Grayville, Ill.	123
37	Linne No. 262. Rockford, Ill.	119
38	Cairo No. 171, Cairo, Ill.	119
39	Kewanee No. 258, Kewanee, Ill.	110
40	Robinson No. 48, Robinson, Ill.	105
41	Columbia No. 74, Chicago, Ill.,	100
42	Superior No. 372, South Chicago, Ill.	100
43	Madison No. 200, Madison, Ill.	100

Tennessee

1	Usona No. 36, Memphis, Tenn.	619
2	Nashville No. 100, Nashville, Tenn.	359
3	Ben-Hur No. 1, Knoxville, Tenn.	133

Missouri

1	Carnation No. 7, Kennett, Mo.	532
2	Century No. 26, St. Louis, Mo	339
3	Iris No. 141, Springfield, Mo.	208
4	Independence No. 159, Dexter, Mo	174
5	Morehouse No. 10, Morehouse, Mo.	154
6	Lone Rock No. 156, Chaffee, Mo.	124
7	Mizpah No. 90, Cardwell, Mo.	118
8	Sikeston No. 9, Sikeston, Mo.	114
9	Simonides No. 61. St. Louis, Mo.	103
10	Benton No. 143, St. Louis, Mo.	103

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	459
2	Lincoln No. 118, Lincoln, Neb.	309
3	Mecca No. 13, Omaha, Neb.	263
4	Fontenelle No. 158, Omaha, Neb.	146
5	York No. 61, York, Neb.	134

Mississippi

1	Meridian No. 2, Meridian, Miss.	368

Pennsylvania

1	Keystone No. 1, Bradford, Pa.	358
2	Pioneer No. 42, Scranton, Pa.	349
3	Lew Wallace No. 17, Meadville, Pa.	278
4	Harmony No. 43, Sharon, Pa.	248
5	New Kensington, 11, N. Kensington, Pa.	236
6	Benj. Franklin No. 97, Phila' Pa.	207
7	Trevyline No. 12, Jeannette, Pa.	150
8	Rigel, No. 9, Newcastle, Pa.	137
9	Arrius No. 4, Braddock, Pa.	127

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	320
2	Huntington No. 15, Huntington, W. Va.	110

Washington

1	Tacoma No. 2, Tacoma, Wash.	302
2	Oriental No. 6, Seattle, Wash.	172

Virginia

1	Roanoke No. 4, Roanoke, Va.	298

Michigan

1	Eros No. 27, Saginaw, Mich,	294
2	Fort No. 130, Detroit, Mich.	289
3	Union No.159, Detroit, Mich.,	168
4	Queen No. 43, Battle Creek, Mich	151
5	Kalamazoo, No. 4, Kalamazoo, Mich.	125
6	Ilderim No. 9, Jackson, Mich.	123
7	State No, 150, Detroit Mich.	110
8	Ben-Hur No. 1, Flint, Mich.	108
9	Mars No. 31, Bay City, Mich.	103

Texas

1	Tirzah No. 10, Dallas, Tex.	288
2	Ithamar No. 3, Cleburne, Tex.	272
3	Lone Star No. 1 Ft. Worth, Tex.	245
4	Simonides No. 11, Marshall, Tex.	222
5	Arrius No. 68, Wichita Falls, Tex.	203
6	Greenville No. 39. Greenville, Tex.	170
7	Ben-Hur No. 5, Houston, Tex.	121

Alabama

1	Birmingham, No. 1, Birmi'ham, Ala.	281
2	Sheffield No. 18, Sheffield, Ala.	102

Arkansas

1	Egyptian No. 4, Paragould, Ark	228
2	Esther No. 3, Jonesboro, Ark	203
3	Rose City No. 40, Little Rock, Ark.	176
4	Century No. 10, Wynne, Ark.	126
5	Argenta No. 71, Argenta, Ark.	123

California

1	Los Angeles, No. 19, Los Angeles, Cal.	215
2	Simonides No. 4, Los Angeles, Cal.	104

District of Columbia

1	Washington No. 1, Washington, D. C.,	176

Georgia

1	Progressive No. 24, Atlanta, Ga.	170
2	Whitfield No. 7, Savannah, Ga.	169

Oregon

1	Ben-Hur No. 9, Portland, Ore	167

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	140
2	Maryland No. 1, Baltimore, Md.	106

Colorado

1	United Court No. 20, Denver, Col.	136
2	Pueblo No. 11, Pueblo, Colo.	116
3	Sterling No. 16, Sterling, Colo.	109

Kansas

1	Junction City No. 2, Junction City, Kans.	131

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	122

Oklahoma

1	Hugo No. 58, Hugo Okla.	120
2	Ben-Hur No. 76, Muskogee, Okla.	102

Louisiana

1	Star of Bethlehem No. 6, New Orleans	108
2	Lafayette No. 1, Lafayette, La.	108

One life out of every nine is liable to rejection for insurance; therefore, when you have protection, don't let go.

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Table 4, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

AGE	Table 2	Table 3	Table 4
18	$1 00	$1 05	$ 91
19	1 02	1 07	92
20	1 04	1 09	94
21	1 07	1 12	96
22	1 09	1 15	98
23	1 12	1 18	1 00
24	1 15	1 22	1 02
25	1 19	1 26	1 04
26	1 22	1 30	1 07
27	1 26	1 34	1 09
28	1 30	1 38	1 12
29	1 34	1 43	1 15
30	1 39	1 48	1 18
31	1 44	1 53	1 21
32	1 49	1 58	1 24
33	1 54	1 64	1 28
34	1 59	1 70	1 32
35	1 64	1 77	1 36
36	1 71	1 84	1 40
37	1 78	1 92	1 44
38	1 84	1 99	1 48
39	1 91	2 07	1 53
40	1 99	2 16	1 58
41	2 07	2 25	1 64
42	2 15	2 35	1 69
43	2 25	2 46	1 75
44	2 35	2 57	1 81
45	2 45	2 70	1 88
46	2 56	2 83	1 94
47	2 68	2 96	2 02
48	2 80	3 10	2 09
49	2 93	3 26	2 17
50	3 06	3 42	2 26
51	3 21	3 60	2 35
52	3 37	3 79	2 44
53	3 54	4 00	2 54
54	3 72	4 22	2 65
55	3 91	4 46	2 76

Certificates will be issued for $500 or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life under tables 2, 3, and 4.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class B may transfer at attained age without re-examination from Term Table 4 to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made on or before reaching the age of fifty-five.

Table 1

Income and Disability Certificates will be issued for $1,000 or any multiple of $500 in excess thereof, up to and including $5,000, at the following rates per $1,000:

Age.	Monthly	Semi-Annual.	Annual
16	$1.00	$ 5.70	$11.12
17	1.02	5.84	11.39
18	1.05	5.99	11.69
19	1.08	6.15	12.00
20	1.11	6.32	12.34
21	1.14	6.50	12.69
22	1.18	6.69	13.06
23	1.21	6.89	13.45
24	1.25	7.11	13.87
25	1.29	7.33	14.31
26	1.33	7.57	14.77
27	1.38	7.82	15.26
28	1.42	8.09	15.79
29	1.47	8.37	16.34
30	1.53	8.68	16.93
31	1.58	8.99	17.55
32	1.64	9.34	18.22
33	1.71	9.70	18.93
34	1.78	10.09	19.68
35	1.85	10.50	20.48
36	1.93	10.93	21.33
37	2.01	11.40	22.24
38	2.10	11.90	23.22
39	2.19	12.43	24.26
40	2.29	13.00	25.37
41	2.40	13.61	26.56
42	2.52	14.27	27.85
43	2.64	14.98	29.22
44	2.78	15.74	30.71
45	2.92	16.56	32.31
46	3.08	17.45	34.05
47	3.26	18.42	35.94
48	3.44	19.48	38.00
49	3.65	20.63	40.25
50	3.88	21.90	42.73
51	4.13	23.29	45.45
52	4.40	24.85	48.48
53	4.71	26.57	51.84
54	5.06	28.50	55.61
55	5.45	30.68	59.87

Ben-Hur members holding Term, Whole Life, or Death and Disability Certificates may apply for as much as $5,000 additional protection under this form of certificate.

Now is the time to take membership. Tomorrow may be too late. Upon today's decision may depend whether you will be one to be accepted or rejected.

Price List

Badges, members, per dozen	$3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	.10
Ballot Boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.50
Scribe's Cash Book, No. 250	1.00
Scribe's Cash Book, No. 500	1.50
Scribe's Cash Book, Leather Bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen.	1.00
Scribe's receipts, with name and number of Court, per thousand	2.50
Seals, each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6¾, for Scribe.	2.00
1,000 envelopes, 6¾, for Scribe.	3.50
Seven Pointed Star Pin, Solid Gold, No. 200	1.50
Star with cross and chain, solid gold, No. 198	2.00
Electro button or pin, No. 186	.35
Rolled gold button or pin, No. 187	.50
Solid gold button or pin, No. 188	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.

WANTED—Fraternal Deputies, men and women, for the State of Kentucky. Those who want to do better work and make more money should write Spalding E. Michot, State Manager, 708 Realty Building, Louisville, Ky.

Mother—"Tommy, if you're pretending to be an automobile, I wish you'd run over to the store and get me some butter."

Tommy—"I'm awful sorry, mother, but I'm all out of gasoline."—*Judge.*

While you are insurable is the time to take membership in Ben-Hur.

TRIBE OF BEN-HUR

Reminder of Monthly Payments

To Beneficial Members, Tribe Ben-Hur:

The Regular Monthly Payment on your Beneficial Certificate for the month of November, 1918, is now due and must be paid to the Scribe of your Court on or before, the 25th day of this month without notice.

In accordance with a resolution unanimously adopted by the Supreme Tribe a Special War Risk Fund has been established. This Fund is procured by a special levy of fifteen cents per month on each and every Beneficial Member, thereby making it a Patriotic Contribution, but which is obligatory upon each and every Beneficial Member. The Fourth levy of fifteen cents is due November 1, 1918, and must be paid to the Scribe of the Court on or before the 25th day of the month, together with your Regular Monthly Payment.

Each Beneficial Member will be required to pay the fifteen cents as the Fifth Payment to the Special War Risk Fund for the month of December on or before the 25th day of that month together with the Regular Monthly Payment as provided by the Laws of the Order.

In event of your failure to pay the Monthly Payments and Assessments you will stand suspended without notice, as provided by our laws.

Fraternally in T. B. H.,
JNO. C. SNYDER, Sup. Scribe.
Crawfordsville, Indiana.
November 1, 1918.

UNDER THE PALMS

Liberty

Sing! every bird, today!
 Sing for the sky so clear
And the gracious November atmosphere
 Shall waft our cares away;
Sing! Sing! for the sunshine free,
 Sing through the land from sea to sea
Lift each voice in the highest key
 And sing for Liberty.

Sing for armies that fling
 Their fetters in the dust
And lift their hands in higher trust
 Unto the one Great King;
Sing for the patriot heart and hand,
 Sing for the country they have planned
Sing that the world may understand
 This is Freedom's land.

Sing in the spirit of prayer,
 Sing till the soaring soul
Shall float above the world's control
 In Freedom everywhere!
Sing for the good that is to be
 Sing for the eyes that are to see
When all men at last are free,
 O sing for Liberty.

—*James Whitcomb Riley.*

CHICAGO CORNER

We were very glad to see so many of our members and also visitors of other Courts present at our recent meetings of Friendship Court No. 61, for it gives one an aspect of good cheer to enter a well filled hall. We are taking in new members right along and hope the good work will continue.

Do not forget "Past Chief's Night" November 27th. We anticipate a good time and refreshments will be served, so be sure to come and enjoy a pleasant evening, in behalf of the Past Chiefs of Friendship Court No. 61.

If any of our members are in the military service, kindly notify our Scribe, Miss Mildred Kennedy, 4340 Monticello Ave., for we would like to keep in touch with our boys, who are serving our great and glorious country. REPORTER.

NEWS FROM THE COURTS

California

SAN FRANCISCO, CALIF.—It has been many moons since your interesting paper contained any news from Mizpah Court No. 1, but we are very much alive and doing nicely, despite "Spanish Flu" and war conditions. Now that the Hun is on the run, we rejoice more than ever that we are "One Hundred Percent American" as a Court, for we have purchased two Liberty Loan Bonds, one hundred dollars each, and every member of the Court is a bond holder, some many many times over.

Past Chief W. H. Woodall has devised a plan to attract members to the Court meetings, that has worked very advantageously. The following letter was sent to each of the members:

STOP! LOOK! LISTEN!

Dear Member:

Mizpah Court No. 1, Tribe of Ben-Hur, is after the kaiser. Come and be the lucky one to get him—it costs you nothing but your presence.

Sing a song o' Thrift Stamps—pocket full
 o' dough,
Lots o' little Thrift Stamps stickin' in a
 row.
When the box is open out pops your name—
You feel just like a millionaire and long to
 come again.

The Court out of its general fund has purchased $10 worth of Thrift Stamps. At each regular meeting the name of a member will be drawn. If your name is drawn and you are present you will receive $1 in stamps. If the member whose name is drawn is not present no stamps will be given, but on the following Friday night the lucky one will receive $2 in stamps. These drawings will be from the entire membership each time, every name in the box, so that even though your name is drawn it goes back in the box for the next drawing.

Remember, there is no extra charge, no selling, no admission—the only requirement is, you must be there in person to win!

Signed, SCRIBE.

At a recent entertainment under the supervision of our Judge, Sister Mamie Fitzgerald, as Chairman, $25.80 was cleared and seven new members were secured. Our degree team under the able leadership of Brother Charles Shirey are rehearsing and drilling and we are anticipating some fine work Friday, November 8, when the class initiation will be held.

The Ben-Hur room in Baby Hospital, 51st and Dover Streets, Oakland, is certainly a joy to all the participants, and is a lasting tribute to the good work and judgment of the Daughters of Hur. Members of the Tirzah Club of Live Oak No. 32 and also the Elizabeth Krug Club of San Francisco have been untiring in their efforts and the result is truly astonishing. The bright, cheerful, well equipped room offers an inviting place for the little sufferers. The room is under the supervision of the two clubs above mentioned, and is maintained by contributions from the various Courts, who have unanimously endorsed the human work, not only as an asset to the Order, but as an expression of the "Mother Heart" doing worth while work in the Women's Clubs. The two Clubs hold joint meetings once each month at the hospital, where they spend the afternoon doing work for the comfort of the helpless little children. Refreshments are always served by the hospital staff. A stranger within our gates hailing from New York, and hearing of the Ben-Hur room and the work being done, sent a check for $5 to assist in the continuation of the good work. You will hear from us again in the near future.

CORRESPONDENT.

Oklahoma

TULSA, OKLA.—September 16th. Tulsa Court No. 8 had a large attendance of members and a splendid program was given in dedication of our Service Flag, which was presented to our Court by The Tirzah Club with twenty-seven stars. The program consisted of songs and addresses. The principal patriotic address being delivered by J. W. Shield. Followed by a patriotic reading by Carrie Dawson. The Tirzah Club also presented our Court with two Baby Bonds. Cherry pie a la mode was served to seventy-five members and their friends. Our Tirzah ladies are doing their bit in the Court as well as for our boys. A MEMBER.

Michigan

DETROIT, MICH.—The Tirzah Club of Fort Court No. 130 gave a party October 4th at their hall, corner Dragoon and Lafayette Avenues. It was the first party given by the club, and encouraged them for a very promising future.

Our Court is doing active work in the service of their country. We have purchased $87.00 worth of Thrift Stamps and a $100.00 Liberty Loan Bond. We are very glad to have Brother M. W. Voris with us so often, and it is very encouraging to know he is going to act as deputy for the Court.

Fort Court was well represented at State Congress in Bay City, September 5-6.

The entertainment committee have planned a Harvest Party for November 1st. It is the first party of the season and the Court is looking forward to a fine "turnout" of the members and their friends.

Fort Court has thirty blue stars in its Service Flag. So many members of the Degree Team have answered their country's call that the ladies are answering the Court's call and taking the boys' places in the team until they return to claim them. The one wish of the Court is that all the boys will be returned home safely. REPORTER.

Tribute to Our Soldiers

Francis Flameng, a distinguished French painter, who is a soldier of France, has written a wonderful and inspiring letter telling of the way the American soldiers are behaving in France. It breathes the high ideals of the French nation in gratitude for our part in their great war for humanity's protection and it is well worth preserving, not only as a literary gem, but as a reminder to us of the true spirit of France. The letter was written to a personal friend in this country:

"I cannot resist the pleasure of telling you of the admiration and joy of the French army corps where it is my good fortune to be hospitalized, at the splendid conduct of your compatriots in the affair at Cantigny. Seeing them work with so much energy, so much intelligence, good listeners, questioning and studying all the time, our chiefs had soon discovered the rare quality of the American soldiers. But what would be the practical value of officers and staff? That was the question. Well, the answer came quickly. Under the constant bombardment, buried in the cellars of ruined chateaux and houses, all officers—generals, colonels, majors and juniors—did their duty calmly, eagerly, with an intelligence always alive. It was soon realized that they were model officers, active, hard working, capable of assimilating with extraordinary rapidity the experience and methods of old armies. It was a tremendous satisfaction, and at once absolute confidence and mutual esteem were established, affection followed, and then admiration. There is not a French soldier, from poilu to general-in-chief, who does not speak of the American troops with emotion. Eye and hearts smile at the courage, their devotion to duty, their disinterestedness. This is reason that we were not without anxiety for your debut—not that there was any possible doubt of your courage, of your contempt of danger, but because one was moved to see such good friends face death for the first time, because their lives seemed even more precious than ours. We Frenchmen have become accustomed to give our blood without stint. To die is nothing, our beloved patrie, France, is everything for the poilu.

"Therefore, when at seven o'clock in the morning we watched for American troops to leave the front trenches, in the most dramatic of movements when the soldier goes to death and glory, we had our hearts in our mouths; but there was a shout of unanimous admiration when they leaped out quickly in as perfect order as on parade, faced the formidable barrage fire, and disappeared in the dark smoke of bus bursting on all sides. Soon we saw them coming up to the village and taking it so brilliantly that it seemed as if an irresistible force impelled these soldiers fighting for right and justice. The proof was conclusive; the American soldier was truly a great soldier, and one could be sure that whatever counter-attacks might come, he would stand like a rock against which the enemy waves would be broken. I cannot tell you our joy, for you are the hope of the world, you are the future, you will bring us victory, and also because you personify to our people the highest feelings of honor and generosity.

"When on the dangerous roads near the front, I meet an American poilu covered with dirt and dust, loaded with his arms and heavy equipment, sweating and trudging along without a murmur, nay, whistling and singing, I see again the splendid specimens of humanity I used to meet with in New York, in Chicago, everywhere in America, and when I think that this American poilu is one of them, that he has left everything—family, affections, comforts, all his interests—to come across the ocean and take his part in this sacred fight, I cannot restrain my emotion, and I want to express to that lone soldier the gratitude I feel and which no human words can express.

"Dear friend, it is too wonderful. The coming of America into this war will ever remain as the most beautiful and noblest action in the history of the world. You were not obliged to come. Why did you do it? Why this gigantic human effort of yours, why so many sacrifices freely consented? Simply and solely to save the future civilization and the liberty of man."—*The Guide.*

Power of Fraternalism

"Persons who live for others, who love companionship, who delight in the accomplishments of others, find much in the fraternal benefit society. He is an exception to the 'cave man,' as it were, who cares to live the life of a hermit, who finds his heart's desire in his own solitary presence. The recluse is yet to be found whose face reflects a gleam of happiness. It is believed that even he might be induced to come out of himself, if he could be made to understand the wealth of good cheer and splendid fellowship which permeates the atmosphere of fraternalism. The miser who lives for and with his gold, too, would no doubt be convinced that life is worth while, if he should cease to worship the yellow gold and get into the light of brotherhood.

"It is not straining a point to believe that even such men as these, heart-seared as they may be, would, in time, 'learn to sing 'Blest Be the Tie That Binds.' It is quite possible that even they would see good in the great movement which is being taken up all over the country by fraternal societies for the benefit of the child, as well as the parent—that of child welfare.

"For a truth, it is probable that more real happiness is found in genuine fraternal association than in any other organization founded by the hand of mankind."—*Fraternal Monitor.*

Life Insurance

Life insurance has done more to abolish poverty than all the dreams of financiers or the acts of constructive statesmen. During life it makes a man alive to his moral responsibilities; re-awakens in him love of home and pride of family; teaches him habits of industry and thrift; quickens in his veins the corpuscles of ambition; lifts him from drudgery and despondency to a plane whereon dwell his fellowmen; blesses him with self-respect and heartens him with sustaining hope.

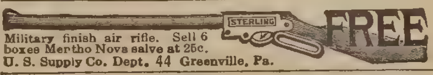
After his death it solves the problem of the ages—"What shall become of the widow and the orphan?" It saves the devoted wife from penury and woe; provides shelter, food, clothing and education for the children and spans the dark clouds of grief with a rainbow of security.

The man who brings this blessing to his fellowmen is the Life Insurance Agent. Why should he not be proud of his profession—one of the noblest vocations?—*Exchange.*

Helpful Loyalty

There are many who are incapacitated for active military service but there are none who cannot in some way assist in carrying forward the work of world redemption which has been undertaken. Every available agency must be utilized. Every ounce of energy and every dollar of money which can consistently be devoted to the winning of this war must be mobilized. There should be no hesitancy on the part of those who are able to thus contribute to the support of the government. The man who is a patriot will have ample opportunity to demonstrate it in many practical ways.

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.



Military finish air rifle. Sell 6 boxes Mertho Nova salve at 25c.
U. S. Supply Co. Dept. 44 Greenville, Pa.

FREE
GOLD
BIRTHSTONE RING
SIGNET RING
GUARANTEED 5 YEARS
All this jewelry is yours for selling only 6 Boxes Mentho Nova Salve at 25 cts. Wonderful for catarrh, cuts, burns, etc. Order today. When sold return $1.50 and all 5 Pieces are yours.
U. S. SUPPLY COMPANY, Dept. 945 Greenville, Pa.

Play Piano
In One Hour
for Two Cents!

Would you give two pennies to learn to play the piano or organ in one eveniug? Impossible! No, not at all. Thousands of others who never played before played their first piece in just a few minutes. **Then why can't you?**

John H. Ferguson, Acme, Alta., Canada, says: "I was not a little amazed when I found I could play in a few minutes." V. R. Perkins, Romney, Ind., says: "I studied 'Easy Form' music fifteen minutes and then started to play." Thousands of similar reports are in our files. Doesn't this convince you that you can play by this wonderful new method?

LEARN The NEW WAY
Lessons Free

This wonderful new EASY FORM Music is written without notes. Anyone can read and play it. You do not need to know anything about music to be able to play in one hour or less. No teacher. No correspondence lessons by mail.

Pay not one cent for five days' instruction free. simply send us two cent postal stating: "I do not read or play music and am interested in the new EASY FORM Way to play." Also be sure to tell us the number of white keys on your piano or organ.

If you find you can play AT ONCE and wish to keep the 100 beautiful selections—songs and instrumental pieces—you can pay for them at our Special Half price, only 6½c per copy, in monthly payments so small that you will never miss them. Otherwise, you can return them and owe us absolutely nothing for music or your instruction for five days. Send a postal today—now—before this remarkable offer is withdrawn.
Easy Method Music Co., 331 Clarkson Bldg., Chicago.

Women Urged to Sacrifice

By Mrs. Howard T. Willson
Chairman of the Woman's Liberty Loan Committee for Illinois.

Suppose the stretcher bearer who carries your boy should quit the job just because the base hospital was in sight? Suppose the Red Cross nurse who had his case in charge left him just because his temperature was lower? Suppose the doctor in charge of the Hospital Unit packed his case and returned to America because somebody told him peace was on the way?

Well, isn't that exactly what the man is doing who stops buying bonds because the kaiser and his friends want a breathing spell?

Are you going to stop the stream of money that makes the stretcher bearer, the Red Cross nurse and the hospital doctor possible for the boy who was wounded yesterday?

Are you going to stop the building of the ships that are to take him comrades to help him "carry on"—the aeroplanes that are to guard him when he goes back to the front?

Are you going to play into the hands of the men who shot him? And worst of all, are you going to kill the biggest thing he has—his confidence in the folks at home who promised to back him? **Then buy more bonds.**

The Biggest Dollar

How many thousands are the men who carry protection for homes and loved ones today who would not be doing so but for the fraternal benefit societies.

The social programs of these societies have brought men together in a closer way than was possible before. The solicitor in the lodge room has been enabled to reach them and the importance of insurance protection has been enforced by the timely word of a neighbor and friend. No greater good has ever come to thousands of men in moderate circumstances than that resulting from the personal interest shown in them by true friends in insisting that they consummate their first duty to dependents by taking insurance protection for them against life's vicissitudes.

How true that no father on his death bed ever felt he had too much insurance, and no widow ever reproached her deceased husband for his love shown in that way. These days of conservation in all practical lines is emphasizing the value of fraternal insurance in a society that's right, as the best and most permanent. The fraternal dollar is the biggest dollar in the world.

Vocational Training for Injured Soldiers

A bill is before Congress to provide vocational training for men injured while in the military or naval service of the Government.

Under that bill, if a man is wounded so as to be unfit for further service, he is brought back to this country, sent to a hospital until he is convalescent, then given a furlough to visit his home, and next sent to the central hospital nearest his home for whatever further medical or surgical treatment may be required.

"During the period of his hospital treatment," says the Hon. Horace M. Tower, Member of Congress from Iowa, "the question of his vocational training is considered. It is contemplated that three elements enter into this proposition: First, the desire of the injured man. As far as possible regard is given to this. Then the opinion of the medical officers, who have control and direction of his physical rehabilitaton. Third, the advice of the vocational expert, who, with knowledge of the individual and his capacities, must determine where in the industrial world he can be most advantageously placed.

"In cases where it can be done the man will be returned to his previous occupation. Especially is that true with agricultural workers. Occupations must be selected, however, that do not require effort incompatible with the soldier's disability. As far as possible his past experience will be utilized. If a man has worked in a factory at one part of the work for which he is not fitted because of his disability, another place in the factory may be found for him. A mechanic may become a designer or superintendent; a mason or carpenter, an inspector. Those who have lost arms or legs may become bookkeepers, stenographers, teachers, and so forth. Places may be found for the seriously disabled, running news stands, small shops, lunch counters, and so forth.

"The occupation determined, it may be that his vocational education will begin in the hospital as part of his therapeutical treatment. Functional rehabilitation is sometimes a slow and tedious process and must be carried on under medical supervision. All this time the soldier is still in the service. He is not discharged until he is physically well.

"When discharged the soldier, if he elects to pursue a course for vocational training, is placed under the supervision of the board. The course varies in length from three to eighteen months. The average is probably about six months.

"After the course is completed a position is found and the wounded soldier takes his place as a wage earner and a self-supporting independent member of society."

To nurse an injured man back to the highest degree of health still possible to him and then to open up to him a field of usefulness, to make him self-supporting in some congenial occupation, to make possible even that he may earn more money than he will need for himself, this is to give him hope, to keep up his self-respect, and to bind him still more closely in patriotic love to a country for which he has suffered and which shows such appreciation of his services. THE CHARIOT hopes the bill will become a law, as it is a most commendable provision for helping our brave soldier boys.

Write a Letter to a Soldier

Write a letter to a soldier when you haven't much to do; it will brace some homesick fellow who is feeling mighty blue. Oh our boys are lion-hearted, and they'll whip their weight in snakes, but they have their lonesome moments when their hearts are full of aches; there are hours when they are longing for the homes so far away, and the girls they left behind them and the parents old and gray; and a letter full of sunshine makes their melancholy shrink—therefore get your pen in action with a demijohn of ink. Write a letter to a soldier full of cheerfulness and joy; let the sob stuff go to thunder—it won't help a lonesome boy. Tell the soldier you are betting he will make the Teuton fly, tell him all is hunky-dory and the goose is hanging high. Tell him all his friends are banking on the big things he'll achieve, let him know he's not forgotten since he took his final leave. Write a letter to a soldier ere you go to bed tonight; some poor chap is tired of waiting for the letter you don't write. It will take you fifteen minutes such a letter to compose, and you'll hearten up a soldier when he's billed to face the foes. Make it bright, and brave and breezy, full of courage, smiles, and snap, show the confidence you're feeling in the outcome of the scrap, and some soldier boy will bless you as he takes his little gun and prepares to shoot the gizzard from the lewd, immoral Hun.—*Walt Mason.*

A Matter of Business

Two colored soldiers were discussing their insurance. Mose had $10,000.00 and Henry had $1,000.00.

Henry: I doan know, Mose, neithuh can I understan' why you take out ten thousan' when you haint got no dependents? Now, I got a wife and two children and I only got a thousan'.

Mose: Well, Henry, I jes' figgers it this way. When we all get to France, do you suppose Uncle Sam is goin' to put us $10,000.00 men up in the front line?

FINANCIAL STATEMENT

Benefit and Special War Risk Assessment Funds, Tribe of Ben-Hur—Report of Supreme Scribe

For the Month Ending October 15, 1918

Benefit Fund

Balance on hand September 16, 1918		$1,761,546.12
September Receipts:		
Received from Members	$ 101,997.23	
Received from Interest	3,470.25	
Received from Rent	1,604.92	
Total Receipts		$ 107,072.40
Sum		$1,868,618.52
September Disbursements:		
Death and Disability Claims	$ 83,270.41	
Maintenance of Building	504.95	
Total Disbursements		$ 83,775.36
Balance October 15, 1918		$1,784,843.16
Balance on Hand October 15, 1918		**$1,784,843.16**

List of Death and Disability Claims Paid in September, 1918

Mary A. Rogers (Old Age Disability) Olean, N. Y.	$ 300.00
Alzada M. Van De Bogart, Schenectady, N. Y.	275.00
Geo. W. Ellenwood, Ft. Wayne, Ind.	2,000.00
Hattie B. McCormick, Marion, Ind.	1,000.00
Mary McNabb, Carmi, Ill.	650.00
Almen F. Butterfield, Waterloo, Ia.	2,000.00
Eliz. J. Morgan Scranton, Pa.	500.00
Joanna Wolf, Chicago, Ill.	650.00
Francis X. Chanett, Sacramento, Cal.	500.00
Geo. B. Landwehr, Quincy, Ill.	1,000.00
Lulu A. Bachman, Carmi, Ill.	750.00
Noah Horn, Princeton, Ind.	800.00
Edward Farrell, Waterloo, Ia.	1,200.00
Mary Hayton, Vincennes, Ind.	500.00
Edward T. Lane, Anderson, Ind.	800.00
Harry B. Marshall, Buffalo, N. Y.	1,000.00
Annie Budil, Chicago, Ill.	778.00
Louis Mess, Chicago, Ill.	1,000.00
Jas. F. Geary, Carrollton, Mo.	2,000.00
Mary J. Schacher, Ft. Wayne, Ind.	750.00
Nellie T. White, Carbondale, Ill.	500.00
Oliver P. McKay, Terre Haute, Ind.	700.00
Lawrence Le Blanc, Morgan City, La.	500.00
Wm. A. Osterholt, Covington, Ky.	1,500.00
Samuel E. Thornton, Washington, D. C.	1,200.00
Susannah Stanton, Portland, Ind.	1,800.00
Thos. Marshall, Watertown, N. Y.	500.00
Wm. D. Parr, Kokomo, Ind.	2,000.00
Clara B. Johnson, Washington, Ind.	800.00
Annie R. Smith, Toronto, O.	500.00
Jos. B. Colcord, Port Allegany, Pa.	1,000.00
Jacob Kort, Chicago, Ill.	1,400.00
Eddie E. Frayser, Cave in Rock, Ill.	500.00
Margareta Sandmann (Old Age Disability) Hamilton, O.	204.00
Barbara A. Miller (Old Age Disability) Shelby, O.	459.00
Harry Rindelman, Philadelphia, Pa.	1,500.00
Jas. P. Woolford, Arcola, Ill.	1,200.00
Henry Meyer, Evansville, Ind.	1,100.00
Jno. S. Book, Lorain, O.	1,900.00
Barbara Schultheis, Louisville, Ky.	1,100.00
Carrie B. Hubbard, Bellefontaine, O.	500.00
Jas. W. Woods, Lincoln, Neb.	700.00
Fred A. Chapman, Decatur, Ill.	1,900.00
Jno. N. Loop (Old Age Disability) Kokomo, Ind.	150.00
Chas. S. Douglas, Sterling, Colo.	1,000.00
Thos. J. Hutcheson, Cardwell, Mo.	475.00
Frank W. Norton, South Bend, Ind.	1,000.00
Lillian Woods, Dayton, O.	50.00
Mathew H. Martin, Jonesboro, Ark.	1,000.00
Jno. L. Means, Steubenville, O.	500.00
Edward Pfeiffer, Louisville, Ky.	1,000.00
Benj. F. Brenneman (Disability) Columbia City, Ind.	328.78
Bessie M. Collins, Meadville, Pa.	275.00
Alonzo Humphrey, Columbus, O.	500.00
Mary A. Higley, Wabash, Ind.	1,115.60
Jno, Turek, Chicago, Ill.	800.00
Jno. S. Lerch, Logansport, Ind.	1,000.00
W. A. Gipson, Upper Sandusky, O.	1,000.00
Ora L. Anderson, Terre Haute, Ind.	1,900.00
Catherine E. Wobbe, Louisville, Ky.	720.00
Wm. R. Nelson, Norfolk, Va.	500.00
Sarah M. Gibbons, Nashville, Tenn.	1,000.00
Annie Revelle, Dongola, Mo.	500.00
Frederick Heller (Disability) Chicago, Ill.	500.00
Jno. J. Townsend, E. St. Louis, Ill.	2,325.15
Jno. H. Francis, Henderson, Ky.	969.23
Amos L. Cray, Jonesboro, Ind.	500.00
Ella Cullom, Joliet, Ill.	750.00
Allie A. Mosier, Chandler, Okla.	1,000.00
Thos. J. Hughes, Chicago, Ill.	1,000.00
Gilbert W. Entsminger, Carbondale, Ill.	1,100.00
Theron Hufling, Scranton, Pa.	1,000.00
Geo. J. F. Reichel, Shelbyville, Ind.	1,000.00
Hopkins G. Lodwig, Granite City, Ill.	200.00
Jas. J. Jackson, Anderson, Ind.	2,000.00
Mary E. Burchfield, Princeton, Ind.	1,600.00
Levi Williams, So. Bend, Ind.	1,000.00
Romy E. Bradford, Indianapolis, Ind.	1,400.00
Fred G. Vail, Chicago, Ill.	1,000.00
Sam D. Jordan, Cleburne, Tex.	1,000.00
Albertis C. Bowen (Disability) Marion O.	766.20
Samuel C. C. Lunt, San Francisco, Cal.	1,950.00
Hugh L. Clower, Memphis, Tenn.	500.00
Margaret Smith, Olean, N. Y.	929.45
Sarah F. Brooks, Sharon, Pa.	1,000.00
Fayett Fitchpatrick, Metropolis, Ill.	300.00
Mary I. Hanvill, Chicago, Ill.	250.00
David P. Gibson, W. Independence, O.	1,000.00
Wladyslaw Malinowski, Chicago, Ill.	1,000.00
Minnie M. Gasho, Kokomo, Ind.	500.00
Total Death and Disability Claims for October, 1918	$ 83,270.41
Total Paid to Beneficiaries Since Organization	**$17,308,175.79**

Fraternally submitted in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, October 15, 1918, Showing Amounts in Benefit and War Risk Funds and How Invested

Deposited in Banks and Trust Companies	$ 162,279.38
Real Estate, Old Home Office	15,971.15
Real Estate, Home Office	186,597.63
Real Estate, Adjacent Property	24,221.80
Invested in First Mortgage Loans	108,650.00
Invested in Government, Municipal and County Bonds	1,287,073.20
Cash in Office	50.00
Total Assets	$1,784,843.16

Fraternally submitted in T. B. H., S. E. VORIS, Supreme Keeper of Tribute.

CHRISTMAS NUMBER

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXIII Crawfordsville, Indiana, December, 1918 No. 12

"PEACE ON EARTH, GOOD WILL TOWARD MEN"

Close of an Eventful Year

"Rejoice, whatever anguish rend your heart,
That God has given to you the priceless dower
To live in these great times and bear your part
In Freedom's crowning hour.

That ye may tell your sons who see the light
High in the heavens—their heritage to take—
'I saw the powers of darkness put to flight;
I saw the morning break.' "

—*Owen Seaman.*

The year 1918 has indeed been a most eventful one. The great world war has been ended in the most complete victory of history. The success of the allied armies has no parallel. The assembling of the great navies in the North Sea, off the coast of Scotland for the surrender of the German Navy was the most gigantic and spectacular gathering of war craft the world has ever witnessed. The toll of suffering and death has been most appalling and the cruelties inflicted by the terrible Hun is beyond the power of human tongue to express. Words fail, imagination cannot comprehend the great and unspeakable horrors inflicted upon humanity and those so unfortunate as to dwell in the invaded lands.

As we go to press with this issue of THE CHARIOT the Utopian dream of ages is being formulated by a "Universal League of Nations." The American nation has been permitted to become an important factor in establishing universal Freedom. From its cosmopolitan citizenship, welded together as in the "Melting Pot," America has been so broadened and strengthened that it is now the leader among the nations of the world.

Fraternalism and its spirit of universal brotherhood has developed and become a part of the national life. The Golden Rule is the basis of fraternal activity and the Golden Rule is the only basic law upon which a league of nations can endure. The Universal League of Nations must be builded in accord with the same spirit as the universal Brotherhood of man.

God has in His good pleasure given us peace. It has not come as a mere cessation of arms, a relief from the strain and tragedy of war. It has come as a great triumph of Right. Complete victory has brought us, not peace alone, but the confident promise of a new day as well, in which justice shall replace force and jealous intrigue among the nations. Our gallant armies have participated in a triumph which is not marred or stained by any purpose of selfish aggression. In a righteous cause they have won immortal glory and have nobly served their Nation in serving Mankind.

It is to be regretted that our world has needed such a severe lesson, that it had to be sent to us through the stern school of war, but already great benefits are being made manifest through the rigid schooling.

The Declaration of Fraternalism, as adopted in Philadelphia at the suggestion of our Supreme Chief by the National Fraternal Congress of America and the National Fraternal Press Association, enunciates the doctrine and principle which must underlie all economic, commercial and religious transactions of nations one with the other. The spirit of selfishness and hate must be banished from the world if we would live in the highest and best of our possibilities. Fraternalism must prove true to the tenets of our profession. Now that war is forever ended there will come to this land of ours the greatest era of prosperity in our history. Although Fraternalism and Fraternalists will be benefited thereby, we must not become unmindful of the Unseen things; we must not lower the standards nor cease in the effort to make each and every day of our individual lives count in the greatest benefit to mankind everywhere; we must not permit personal animosities nor national prejudice to break down our cause. Every act must be with a sense of right and justice, and ere the close of the year our Fraternal Beneficial Societies will have made such advancement and such great things will have been accomplished as will forever assure our perpetuity and helpful ministrations.

The Tribe of Ben-Hur has been tried in the crucible and has emerged purified, strengthened and bettered. With the high ideals which underlie our Society, we should each again renew our pledge of loyalty and faithfulness, and resolve that in so far as possible we will make the coming year the best in the history of Ben-Hur.

A Practical Lesson

There is a lesson in pretty much everything in life, if we are only wise and wide-awake enough to learn it. The epidemic of influenza which has been such a scourge throughout the country during the past month has pulled hard on the finances of fraternal beneficial orders and societies, and tended to remind us all of the uncertainties of life. The dangers at home in the ordinary walks of life, it has often been shown, are sometimes almost as great as those in the front line trenches, "Somewhere in France."

The malady has tended to greatly impede the regular routine of Fraternal effort and avocations in general. However, now that health conditions are getting back to normal, it is well not to dwell too much on these unpleasant matters; but accept the past as it was, and hope for better things in the future.

Fraternalism teaches us to be philosophical and not too easily cast down, no matter how adverse the conditions may be which we are called upon to meet.

There have been many sad cases occasioned by this insidious epidemic. Fraternalists must meet their share of life's ills, although fraternalism is a blessing which has the power in itself to drive away many burdens and cares which beset those outside the fold.

It would make a glowing page in the history of fraternalism if it could be recorded fully and accurately how Brothers and Sisters have ministered to one another in the hours of sickness and distress. There have been many such recently, and it has tended to bring the teachings and benefits of fraternalism home to all of us as never before. RECORDER.

No Better Christmas Gift than a Certificate in the Tribe of Ben-Hur.

"Carry On"

Where did it come from—that pregnant and satisfying phrase? "Carry On!" It came from the trenches "over there," whence have been garnered many meanings most truly expressive of the crisis of the times.

Even as new occasions teach new duties, the Great War has enriched every language by colloquialisms very obviously sprung from the quick tenseness of the trenches, where even moments are freighted with the significance of eternity. "Carry On" becomes the slogan over there in the trenches of France. Well, then—"Carry On" ought verily to be the far-flung call to service here at home. America at home backing up America at the front—that's the idea! And doing it now and clean up to the hilt. Thus do we foretoken victory.

Life begins to take on meanings not glimpsed in days before the War. Business and living, living and business—these have now become Living and Service.

Men here at home want something really big to do—something to match up to what their brothers are doing and have done in France. They have a real yearning for something besides just "business as usual." They cannot quit business. Business must go on. And business means busyness. But certain it is that business is not to be carried on "as usual." Business—even cold, hard busines—has taken on certain spiritual values. And business men—even cold, hard-headed business men—have become dreamers of dreams and seers of visions. For, however, it may have been yesterday and the day before, the mere fact of being alive today, and carrying on business, bears with it the implication and the obligation of Service.

But what is "Service"?

There is service in plenty beside that of the trenches, where panoply and accoutrement is that of arms and steel helmet. There's service big and fine beside that. And it's up to every man to lay hold of the thing nearest to hand by which he may best serve. Did you ever hear that "they also serve who only stand and wait"?

We imagine the Average Business Man had an idea that he was doing a bit more than merely standing and waiting when, in days before the War, he was engaged in meeting and mastering the problems of his business from day to day, taking care of his family and shouldering his share of civic and social responsibility.

But now, relative to the grim horror that flows round the fighting man at the front, this same average business man and most respectable citizen must have brought himself to see that the tug and strain of the ordinary business day or week is even as a soft dalliance with happy chance. And this is why he has come most surely to know that Living and Serving have become one single Thing—that business nowadays is only to the end that one may more highly live and better serve.

This, then, is forever true; even as our soldier boys "over there" set themselves to their gripping, gruelling task, so must America-at-Home "carry on"—never back.

[The above article from the pen of Frederic A. Hamilton is very true and timely in regard to "carry on" service in every walk of life. In the promotion of Fraternity it is significant, offering a splendid opportunity to "Carry on" the great work of our Fraternal Societies. In our own Society, whose mission is to "Go about doing good," there is a splendid opportunity for the members to exemplify the teachings of the Tribe of Ben-Hur. Let us hope our members will not forget the obligation at the altar and be willing to assist in the great work of our Order to "Carry on."]

Service Flag Rules

There are no official rules or regulations covering the use of the Service Flag, because the Service Flag itself is unofficial; but the following prepared in the Judge Advocate General's department, has the approval of the Adjutant General of the Army:

"Entitled to a star—all officers and enlisted men of the regular army, the Reserve Corps and the Enlisted Reserve Corps; of the National Guard and National Guard Reserve recognized by the Militia Bureau of the War Department; of the Navy, the Marine Corps, and the Naval Militia, Naval Reserve Force, Marine Corps Reserve, and National Naval Volunteers recognized by the Navy Department; officers only of the Public Health Service, detailed by the Secretary of the Treasury for duty either with the army or with the navy; personnel of Lighthouse Service and of Coast Geodetic Survey transferred by the President to the service and jurisdiction of the War or Navy Department; members of the Nurse Corps, Army field clerks, field clerks of the Quartermaster Corps, civilian clerks and military employes on duty with the military force detailed for service abroad in accordance with the provisions of existing law; members of any other body who have heretofore or may hereafter become a part of the military or naval forces of the United States.

"The term 'military service,' as used in this definition shall signify active service in any branch of service heretofore mentioned or referred to, but reserves and persons on the retired list shall not be included in the term 'persons in military service' until ordered to active service.

"Men attending officers' training camps of the United States Army or Navy at cantonmens, camps or forts are in active military service.

"While it is not intended to minimize the work done by persons connected with or of assistance to the military or naval service, but not a part of it, such members of the Red Cross, Y. M. C. A., K. C., Jewish Welfare Board, and like organizations are not to be represented on the Service Flag.

"No objection is seen to extending the Service Flag honor to those in the service of our allies.

"Meaning of the stars—A blue star is used to represent each person, man or woman, in the military or naval service of the United States.

"For those killed in action a gold star will be substituted for the blue star, or superimposed on it, entirely covering it.

"For those wounded in action a silver star will be substituted for the blue star, or superimposed on it entirely covering it. Use of this star would be limited to those entitled to the official wound chevron, which is awarded to those receiving wounds in action with the enemy or disabled by gas attack, necessitating treatment by a medical officer.

"For those who subsequently die from such wounds or gas disablement, the gold star will be superimposed on the silver, leaving a margin of silver around the gold.

"For those disabled or invalided home by injury or disease incurred in line of duty, a silver star will be superimposed on the blue, leaving a margin of blue around the silver.

"For those who subsequently die as a result of such accident or disease contracted in line of duty, a gold star will be substituted for this silver star, or superimposed on it, covering the silver entirely, but leaving the margin of blue.

"Men reported missing are presumed to have been taken prisoner and should continue to be represented by the blue star.

"Men discharged, not for the good of the service or on request or resignation, but from wounds or physical incapacity contracted in the line of duty, shall continue to be represented by the silver star. When discharged for other causes they would appear to be thereafter no more entitled to representation than others not in the military service."—*Ex.*

Read your Chariot every month.

Peace and Fraternalism

By E. N. Haag

Chairman General Publicity Committee
National Fraternal Crongress of
America and the National
Fraternal Press Ass'n.

Peace prevails—what is, in effect, the first fraternal peace in the history of the world—and the American people have once more demonstrated that they are invincible, not only because of the strength of their arms and their valiant hearts, but because they stand for righteousness, fraternalism and justice. The Age of Fraternalism has been most auspiciously ushered in, and the bell in the tower of Independence Hall is ringing forth the glad tidings as this is being written amid the mighty shout of gladness and triumph which not only is heard throughout this proud land of liberty and opportunity but around the world by the down-trodden and oppressed of all lands and nations.

The Kaiser, that was and is now plain William Hohenzollern, the former Crown Prince, and most of their swash-buckler satraps who sought to rule the world by might, are fugitives from the stern justice which awaits them. Each of these fiends in human form is trying to place the blame on someone else, cowering in fear and trembling, as well he may.

In this connection it is both highly interesting and important to note that on August 27, 1918, the representatives of 20,000,000 Fraternalists, in Independence Square, Philadelphia, adopted the Declaration of Fraternalism, which stated:

"The defeat and destruction of Hohenzollernism we recognize as essential to the attainment of permanent Peace, Justice and Fraternalism throughout the world."

The Fraternalists were the first great organization in the world to demand that the Kaiser step down from his throne and that Hohenzollernism be eradicated forever.

Surely, Fraternalism has performed a mission which will live in history to the end of time, because it was done unselfishly and in the cause of humanity!

Let the glorious event be celebrated by all the fraternal orders and societies. It is a proud heritage they are enabled to hand down to all coming generations of Fraternalists.

Fraternalism is invincible and the greatest power in the universe, as has been conclusively demonstrated, because it is founded on justice and the principles of the Golden Rule.

The Fraternalists of America must now lead the peoples of all the world in the momentous task before them of reconstruction, and this applies in business quite as much as it does socially, for co-operation and co-ordination have come to take the place of old-time competition and trade conflict and misunderstandings, which too often resulted in war and loss.

Arkansas Congress

A very clever luncheon was held in the private dining room of the Marion Hotel, Little Rock, Ark., November 15, by the Arknasas Fraternal Congress, in honor of Dr. Gerard, our Supreme Chief. Ben L. Goodheart, President of the State Congress, is State Manager of the Modern Woodmen, and made a short address introducing Dr. Gerard, who said the Constitution of the Arkansas Fraternal Congress was well made and covered the subject fully.

Brother A. S. Bradshaw, our State Manager, is Second Vice-President of the Congress; Farrar Newberry, State Manager of the W. O. W., is First Vice-President; and H. C. Giles is Secretary-Treasurer. This has been the first time I have met Dr. Gerard, and I certainly have taken a liking to him, and he has encouraged me to work harder than ever.

I am well pleased with the Tribe of Ben-Hur, and want to thank all the officers of the Home Office for the many ways they have helped me since I have been with the Society.

I have two very loyal Courts, Rose City No. 40 and Argenta No. 71, and I count whatever success I have had and may have to their efficient help.

We have very strong competition here, but it is all clean and businesslike, and as practically all the Societies belong to the Arkansas Fraternal Congress, we all know each other, and we various District Managers are personal friends and assist each other and our Societies in many ways.

My idea of getting business is to advertise continually, and then follow that up quickly by sincere personal work. No other Society can beat the Tribe of Ben-Hur, so it is no trouble to sell our insurance.

I believe in getting personally acquainted with all members, and get them to visit each other and to form lasting friendships. The District Manager should be a Big Brother to all his members, and really try to assist them at all times when they need help.

I think it is a great help to have members send in letters to THE CHARIOT each month, and would like to see letters from all the Courts. It creates interest in letting others know what is going on in the different parts of the country. Good luck to you all!

DAN R. HENRY, DIST. MGR.

CHICAGO CORNER

Now that the "flu" has subsided, Valhalla Court No. 63 met Tuesday, November 5, and made it Grand Officers Night, and seven Courts were represented. We had hoped more of our members would have been present. We know they would have attended if the "flu" was not still in the field. Valhalla Court lost Gens. M. Kramer and John Thomas through the epidemic and our Chief, Annie E. Peterson, is still very weak from same. We were very glad to have with us our Supreme Chief, Dr. R. H. Gerard, who gave us some very interesting reminiscences of days gone by and of how the war is affecting all insurance concerns and of our own dear Tribe of Ben-Hur. We all enjoyed his remarks. Brother P. O. Bowers, State Manager of Indiana, with Sister Radish and Sister Carne, also were with us, and favored us with a few remarks. We also had the pleasure of having with us our Brother, H. Jeffs, who told us to get busy and get candidates for our next banquet, January 16, 1919. Other remarks were made by the visitors, Brother Powell of Brighton Court, Sister Powell of Marshfield Court, Sisters Waseca, Werner and Young of Friendship Court, Chief Matthews of Auburn Court, Sister Johnson of Reliance Court, and the Scribe of the Booster Club, Sister Booth, gave helpful remarks. Our Scribe told the visitors that Valhalla Court had purchased $1,000 worth of Liberty Bonds, and has nine Blue Stars and one Gold Star on our Service Flag; also 25 stars for either sons or brothers of members; total, 35 stars. The Gold Star is for our departed Brother John Thomas.

The Tirzah Club is busy knitting sweaters, helmets and wristlets for our soldier boys. Sister Mari Manson is helping the girls by knitting socks. The girls are also busy stitching a quilt which is to be raffled December 17, when there will also be a big Bunco and Cinch Party for the benefit of Valhalla boys in service. Don't forget the date, December 17, 1918. The party will start at 9 p. m. Valhalla meets every first and third Tuesday evenings, and visitors are always welcome.

THE BOOSTER.

Friendship Court No. 61 was very glad to have such a large attendance at our regular meeting held on November 13. A number of visitors from other Courts were present and we had the pleasure of being entertained by their jovial remarks.

After the meeting a very nice lunch was served by the Tirzah Club and a social affair was enjoyed by all.

December 11, will be "Election Night," and our members should not fail to attend. As the close of the year is near at hand, we wish to congratulate our faithful chief, Brother Harry Jeffs, and his corps of officers for their splendid work during the past year.

The holidays are rapidly approaching and we are grateful that the world war is over, so "our victorious boys" will be back home before very long and resume their duties.

Do not forget the banquet, to be held at the LaSalle Hotel on Thursday evening, January 16, 1919; for further particulars, please see our Cook County Manager.

Wishing one and all a Merry Christmas and a Happy New Year. REPORTER.

NEWS FROM THE COURTS

Arkansas

LITTLE ROCK, ARK.—The special joint open meeting of Rose City Court No. 40 and Argenta Court No. 71 at the K. P. Hall, November 15, was a very successful event, and everybody present had a pleasant time.

Being a reporter, and having been inveigled into attending the meeting on the promise that I would not have anything to do, I was not expecting to write up an account of the meeting except notes for my paper.

But District Manager Dan R. Henry is a very busy man and so he asked me to write an account of the gathering held in honor of Dr. R. H. Gerard, our Supreme Chief.

We had one hundred extra chairs lined up in the ante-room to take care of the crowd, but J. Pluvius opened up a barrage about 6 p. m., and so a good many people did not come.

An excellent program was prepared and well carried out. Sister Vivyan Johnson, the "Ben-Hur Nurse," proved herself an excellent comedienne with a clever reading which brought great applause, and guaranteed her being on all the programs of the future.

After the short program, Brother A. S. Bradshaw, our State Manager, who was chairman of the meeting, made a short talk and introduced Brother Ben L. Goodheart, who in addition to being a member of Rose City Court No. 40, is State Manager for the Modern Woodmen of America.

Brother Goodheart made a talk on fraternalism and dwelled on the fact that most of the Societies now worked hand-in-hand instead of fighting one another as in the past.

He said he had known Dr. Gerard for a long time in Indiana, and the longer he knew him, the better he liked him.

He stated that he wanted the Ben-Hur members to know that he had his credentials as a loyal Ben-Hur with him, and remarked, "As my credentials, working for the good of Ben-Hur, I now take pleasure of handing to Brother Bradshaw the application for membership in the Tribe of Ben-Hur, of William H. Cannon, my District Manager of the Woodmen."

This brought great applause. He then introduced Dr. Gerard, and for the next few minutes we listened to a splendid address by our Chief from Crawfordsville.

Dr. Gerard praised our District Manager, Dan R. Henry, and said we were fortunate in having such a man with us, and urged us to do all we could to help Brother Henry to give Rose City Court a thousand members, as he considered Little Rock the logical place for a great Court, being centrally located; in the Capital of the State, and the home town of the State Manager of two States.

After Dr. Gerard's address, Brother Bradshaw asked everybody to come forward and meet Dr. Gerard. I had met the Doctor before, but had never spoken to him, and so found him very pleasant and clever. It was worth a good deal to the new members to be greeted by our Supreme Chief, and they will long remember his visit here.

After the meeting and social visiting, we had an impromptu dance until eleven o'clock, and all present said they had enjoyed a very pleasant evening in spite of the hard rain which kept a good many away. REPORTER.

Mrs. Jessie Mabel Scroggs and Children

The above are the beneficiaries of Brother Wm. A. Scroggs, member of Pueblo Court No. 11, Pueblo, Colorado. This is the first claim to be paid under the New Monthly Income and Disability certificate. The widow is but nineteen years of age and the two little children, Cory Standish, aged two years, and Elma Estella, aged nine months. The love expressed by the husband in procuring this protection for his little family is another demonstration of what Fraternity is doing for those who are under its protecting fold.

LITTLE ROCK, ARK.—Rose City Court No. 40 held the regular meeting Monday night, the end of the most famous day in the history of the world, November 11, the day I feel like calling "The Independence Day of the World." Never has there been such a demonstration in this city. Crowds surged through the streets all day and everybody seemed to be trying to make as much noise as possible. We hardly expected many out to the meeting under the circumstances, but District Manager Dan R. Henry made the rounds all day, notifying the members, and so we had about forty present.

We initiated ten candidates, and accepted twenty applications. State Manager A. S. Bradshaw and Sister Bradshaw were present, and in the absence of Brother W. A. Davis, our Chief, Brother Bradshaw filled the chair.

District Manager Henry filled the office of Scribe, as Sister Ramsey was ill, and Brother McElroy of Argenta Court No. 71 that of Captain, and Sister McElroy as Teacher. These two faithful members attend each meeting of the Rose City Court, and frequently assist in some office. Sister Vivyan Johnson, who is a trained nurse, and who was busy night and day during the epidemic, at last found time to attend and be initiated. This Sister is a most capable nurse and is very popular.

Brother Charles M. Roark, who used to be District Manager of the Yeomen, has been selected by Brother Bradshaw to assist Brother Henry in organizing the new Drill Team. He has had lots of practice in giving plays and programs, and has promised us something interesting in the near future.

I have often heard it said, "When children like a man there is nothing very bad about that man." The way the children make friends with our pleasant District Manager, makes me think his ever-ready smile is from the heart. Knowing that Brother Henry is always sympathetic and ready to help a member in any manner possible, it has made it natural to tell him all of our troubles. He acts the part of a big brother to all who need help, and in return we are all doing all we can to make him successful in building up our Court. We are about to make our Tirzah Club a real thing, and hope to have it in good shape next month. Brother A. S. Bradshaw is very popular, and the way he handles any office in the Court shows he is well versed in the Ben-Hur work. Sister Bradshaw with her quiet way has endeared herself to all the members. She has just recovered from a long spell of sickness.

Rose City Court No. 40 has gone through a trying epidemic of influenza and pneumonia, and the hand of Death has claimed our Court Pianist, Sister Nona M. Powell. Her husband is in France, which makes it more pathetic. Though but a new member, Sister Powell has made many friends by her sweet disposition.

We had 46 cases among the members of Rose City Court. As soon as the epidemic started, Brother Henry called for volunteers among the members to help take care of the sick, as there was a scarcity of nurses. The following members responded: Sisters Pearl Oholendt, Minnie L. Adams, Eileen Stoddard, Iva Crockrell, Ollie Pounders, and Dolar Swyanger. Brothers John A. Bourquin, Harry L. Taylor, William P. Nolan, Benjamin F. Hyatt, Edward S. Weston, and Charles S. Cayton.

Brother Henry's plan was to take care of all cases where a member was located, whether the others were members of the Ben-Hur or not, and thus help stamp out the epidemic. As a result there are many new members coming in as soon as they are entirely well, for they have found out that the members of the Ben-Hur will truly aid and assist a member when the need comes.

One of our best rewards was to hear an old lady say to another: "If the city authorities don't come out here after I have called them again, I am going to ask the Ben-Hur Society to take care of me, for they don't miss any calls."

Sister Pearl Oholendt has had several years' training as a nurse, and was placed on the most serious cases, and served continuously until stricken herself. One time she went four miles in the country to the home of Brother Henry W. Seay, Past Chief of Argenta Court, and took care of the whole family for four days and nights. Besides caring for Brother and Sister Seay and the two children, she attended to the housework.

Brothers M. H. Rogers and I. D. Skruggs both lost their wives, and they have our sincere sympathy. The two girls were preparing to join the Society when they were taken.

We accepted twenty-two beneficial members, and three social members at our last meeting, October 28, and appointed Brother Simon T. Thomas to the vacant Judge's station, Brother Chas. S. Cayton to the office of Captain, and Brother Chester Thorn to the office of Guide. Brother Thomas is a "live-wire," and is also a fine guitar player, and singer, and we will have him on all of our programs. Brothers Chas. M. Roark and C. S. Cayton are arranging a dramatic club with the assistance of Brother Henry and others.

We expect to be the leading Court in the State this month, and we are going to try to remain in first place. A MEMBER.

ARGENTA, ARK.—Court No. 71 was expecting to have a social meeting on October 7, and Sister Ruby E. Darnell had prepared a fine program. But at four o'clock in the afternoon of the day of the meeting, the quarantine took effect. We had about 28 cases of influenza in our Court, and the sad misfortune to lose Brother Collins, the former Fire Chief of Argenta. His bereaved wife has our deepest sympathy in her hour of sorrow.

Sister Boster, our Judge, was extremely busy, as she took care of her own family and also two neighbors' families, besides carrying food to others and watching over them. Sister Townsend had seven patients to take care of, and Sister Lewis had about the same number. All the members did all they could, and the Court made many friends by its good work in this epidemic.

We had a sort of reorganization meeting November 4, and had a fair attendance and accepted some applications.

Brother Chas. S. Cayton and Frank Pierce and Sister Ora Miller of Rose City Court made us a visit, and Sister Stella Hicks came over to let us get acquainted with her pretty baby boy, who we expect will be a Ben-Hur all his life. Our State Manager, A. S. Bradshaw, and his wife, were present, and Sister Bradshaw filled the office of Past Chief. Brother Bradshaw gave us several talks.

District Manager Dan R. Henry was present—in fact, he is very faithful, and is working hard to build up our Court. He says he is working out a new plan to increase the membership, but we have not learned just what that plan is.

We are planning to have a special program at our next meeting on November 18, and we have been promised a pleasant time.

CORRESPONDENT.

Michigan

DETROIT, MICH.—Fort Court No. 130 gave their first dance of the season, Friday night, November 15. It was a harvest party and was very successful. The entertainment committee have planned for a masquerade on Friday evening, November 29. The first dance was such a great success, the members are looking forward for a "big time" at the next dance.

Fort Court initiated a class of seventeen candidates at their last regular meeting. After the meeting adjourned, refreshments were served and the members who desired danced until twelve o'clock.

The members are all pleased with the interest Brother Voris has shown in our Court, and his untiring efforts to make it possible to have a large class of candidates to initiate every meeting night. Brother Voris isn't going to let the Degree Team get out of practice. We wish him luck, and are willing to give the initiation as fast as he can get the candidates. REPORTER.

Pennsylvania

SCRANTON, PA.—It gives the Officers and Members of Pioneer Court No. 42, Tribe of Ben-Hur, great pleasure to announce through THE CHARIOT, that after a suspension of six weeks on account of the influenza epidemic, which has had our famous city in its grasp, that we are now ready to resume the regular work of our Court and will meet at our usual place of business in the Grand Army Hall, on Wednesday evening, November 20. We also wish to announce with gratitude that our membership has been able to ward off the sickness that the epidemic has brought on so many of the people of our beloved country, and the sorrow connected with this dreadful disease, and extend our heartfelt sympathy

Continued on Page Six.

the CHARIOT

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

1918

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. GERARD, M. D.……….Supreme Chief
JNO. C. SNYDER…………….Supreme Scribe
HON S. E. VORIS, Supreme Keeper of Tribute
J. F. DAVIDSON, M. D…Sup. Medical Examiner

GILBERT HOWELL……………….EDITOR
Crawfordsville, Indiana

Subscription Price, 25 Cents Per Year

Address all communications to THE CHARIOT
Crawfordsville, Indiana

Entered as second class matter, December 10, 1912, at the post office at Crawfordsville, Indiana, under the Act of August 24, 1912. Acceptance for mailing at special rate of postage provided for in Section 1103, Act of October 31, 1917, authorized on July 3, 1918.

DECEMBER, 1918

"Let our hearts, responding
To the Seraph band,
Wish the Christmas sunshine
Bright in every land.

"Word and deed and prayer
Speed the grateful sound,
Bidding 'Merry Christmas'
All the world around."

IN SPITE of the appalling loss of life on the battlefields of Europe, disease, most of it of the preventable kind, is killing more human beings every year than are destroyed by shot and shell.

OUR Supreme Chief, Dr. R. H. Gerard, has made an extended tour, visiting the Courts in the States of Illinois, Missouri, Arkansas, Tennessee and Kentucky, and reports much renewed interest. Now that the war is ended and the epidemic of influenza has partially subsided, we are expecting a great growth of the membership in our Society.

IT HAS been truthfully said that "the man who is worthy of being a leader of men will never complain of the stupidity of his helpers, of the ingratitude of mankind, nor of the unappreciation of the public. These things are all a part of the great game of life, and to meet them and not go down before them in discouragement and defeat, is the final proof of power."

OUR Supreme Scribe, Brother Jno. C. Snyder, though an extremely busy man with his duties at the Supreme Office, has found time to enter into the work of the Red Cross, Y. M. C. A. work and all other war activities, and much of the success of the splendid war work that has been accomplished in Montgomery County is due to his organizing ability and successful direction of the other workers enlisted in the enterprise.

WE ARE advised by Brother J. S. Drake, Scribe of Blairsville Court No. 80 that Brother Augustus Reed, member of that Court, is in the Naval Service on the United States *S. S. Frankfort* and has made his thirteenth trip across the seas since his enlistment. The members of Blairsville Court can well feel proud of the splendid record made by Brother Reed, and while fulfilling his duties in transporting our men across seas, he is performing a patriotic service.

AS WE go to press with the December CHARIOT, reports from the various State health authorities indicate that the loss of life from the epidemic of influenza since the first of October has been greater in America than have the entire fatalities caused by the terrible world war among our American troops.

It should also be noted that the greater number of deaths have been among those under forty years of age, which plainly emphasizes the necessity of the younger people carrying life protection. Membership in the Tribe of Ben-Hur offers the very best protection to be found, the rates are reasonable, and both men and women are admitted to membership in our Society upon the same basis. Our members should endeavor to interest all their friends and urge them to take membership while they are able to secure protection. The New Monthly Income certificate is a most attractive proposition and is proving a winning certificate for most of our field workers.

CHRISTMAS GREETING

‘Far and wide our flag is waving
Over peoples old and new,
Men who scarcely know its symbols,
Red and white and starry blue."

The message of "Peace on Earth, Good Will toward Men" has a more significant meaning for this Christmas than has been acorded man since that "Christmas Morn" when the angels first sang the glad refrain across the Judean hills. Then the message was heard only by a few simple shepherds; today it will be sung and echoed and re-echoed to the remotest parts of the earth. Angel choirs will chant their Christmas carol the world around, and all men, everywhere, will rejoice.

This is a Christmas of universal peace, of universal freedom, of universal liberty. Though some hearts are saddened, their grief and loss is sustained by the knowledge that the loved one made the supreme sacrifice for an unselfish purpose. He died to set men free. For the enlightenment of the women and children of nations who have dwelt in darkness, the sacrifice has been made that the promise of the Gospel may be fulfilled.

America has wrought mightily in the glorious accomplishment of this victory for Liberty and Freedom. Our hearts go out in gratitude to the God of Nations for the victory given. The peoples of Christian lands will rejoice and be glad for the inauguration of a "Universal Peace and League of Nations" and our children's children will bless and glorify the sacrifice made. We would that the shadow of Wisdom be upon the rulers of all nations and upon those who gather about the "Peace Table."

As the Christmastide approaches may each of us be imbued with a new conception of Christmas and of the real blessings of Him who came into the world as a little child nineteen centuries ago and gave to humanity the Happy Christmastime.

The Eleventh Hour

The figure eleven has assumed a place in history that will not soon be forgotten. It will be remembered that the fighting in the war was stopped at the eleventh hour of the eleventh day of the eleventh month. Some one was curious enough to look up the eleventh verse of the eleventh chapter of the eleventh book in the Bible, and this is what he read:

"Wherefore the Lord said unto Solomon, Forasmuch as this is done of thee, and thou hast not kept my covenant and my statutes which I have commanded thee, I will surely rend the kingdom from thee, and will give it to thy servant."

The quotation is from the book of I Kings, eleventh chapter and the eleventh verse.

Read your Chariot every month.

Importance of Protection

"Can your family live from the income of your estate?" They are perhaps living now because you are a generous provider, and while you are in the harness they may never know want and privation. But how would it be if you should suddenly be taken away and the revenue you are bringing in should cease or be materially reduced? Have you accumulated enough money to enable your family to exist in their accustomed comfort, or will you leave them with greatly diminished means of subsistence—or perhaps nothing at all?

The inquiry is not idle nor academic. The statistics of the Surrogate Court of America disclose the fact that only three per cent of the men who die leave an estate of $10,000 or over; fifteen per cent leave but $2,000 to $10,000, and eighty-two per cent leave no tangible assets. In a land of opportunity and possibility like ours, such a showing is almost unbelievable. Though for generations prudent counsel has insistently proclaimed the necessity and the advantages of thrift, in this country it has been too little heeded.

At the age of forty-five not less than sixty per cent of American men are still working for a living, having saved little or nothing; fifteen per cent have become wealthy. At fifty-five years of age, forty-six per cent are dependent on others. At sixty-five, sixty per cent are still forced to toil for food and shelter, and fifty-four per cent are wholly dependent. At seventy-five, ninety-five per cent are entirely dependent. To some extent this dismal record may be due to unavoidable misfortune, but for the greater part it is justly chargeable to men's thoughtless procrastination or poor economy.

"The man who insures his life is thereby committed to saving and is compelled to be thrifty. He has agreed to pay on certain dates specific amounts of cash, and can default only at the expense of self-respect and with a glaring disregard of the interests of those he is bound to protect from financial trouble. He realizes that he is paying in installments the price of patrimony for his heirs. This is in one respect, at least, a better proposition than depositing the same amount of money in a savings bank, or using it to purchase property, and our new Monthly Income-Disability Certificate gives the best means of Protection to be found. It insures the insurance of loved ones.

Ben-Hur Monthly Income, Disability Certificate gives the ideal protection.

Soldiers will be Educated for Life Insurance Business----Supreme Chief Honored

WORD has been received by Dr. Gerard that he has been selected as the representative of the National Fraternal Congress of America to join the special committee of ten, selected from among the big Life Insurance leaders of the country to go overseas as civilians to teach life insurance salesmanship to our soldiers abroad. This is part of a general educational program to fit the men, who will be kept abroad, for civil business activity when they return. The whole project is under the auspices of the Y. M. C. A. and the bare expenses of the expedition will be met by that organization. Universities of France and England are to be used for the training, and a special course in life insurance salesmanship is a part of the scheme.

The selection of our Supreme Chief as one of the ten insurance men comes not only as a personal compliment to him and as a recognition of his ability, but redounds to the glory of the Tribe of Ben-Hur and to the National Fraternal Congress, which he represents.

The only official word Dr. Gerard has received in regard to the date of sailing is a telegram, received by one of the members on November 27, to hold themselves in readiness to sail within three weeks. Unofficially, the word has come that the commission may be held up until after the Peace Conference.

Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.

Soldiers Coming Home

Many of our home folks are wondering just now how long it will be after peace is declared, before our boys will come home. In a recent address Mr. Lansing, Secretary of State, said that it would take over a year to get our soldiers out of France; therefore, do not get impatient waiting for "your boy and my boy," as an army of two million men and three thousand miles away from home cannot be disbanded over night. Thousands of these fellows will not want to return to America, thousands of them will be retained as a standing army and thousands will be returned. Yet with an open sea and plenty of ships making their trips every seventeen days, it will require over eight months just to bring the army home. Then, too, besides the men, all equipment must be returned. Hence this timely hint for mothers and anxious ones—do not be impatient. Uncle Sam will attend to all of the details.

When all is said and done, it may be possible that this war has been a blessing in disguise. For now, as never before, our beloved country, both North and South and East and West, are but one big red-blooded Nation of independence, freedom and love. The rich and the poor, the wise and otherwise, have united in a just cause to rid the world of oppression and crime. Enthusiastically bound together, under one flag, and under one mighty master, all of us have learned our lesson well. We can not live alone. England needed the United States and the United States needs the friendship of all her allies.

Now is the time to take membership. Tomorrow may be too late. Upon today's decision may depend whether you will be one to be accepted or rejected.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of October, 1918.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1503**
2	Empire City No. 84, New York, N. Y.	499
3	Palestine No. 2, Olean, N. Y.	227
4	Electric City, No.75, Schenectady, N.Y.	204
5	Genesee Valley, 18, Rochester N.Y.	192
6	Jefferson No. 24 Watertown, N. Y.	162
7	Honor, No. 130, Schenectady, N. Y.	105
8	Balthasar No. 77, Troy, N. Y.	101

Indiana

1	Simonides No. 1, Crawfordsville, Ind.	1413
2	Ben-Hur No. 15, Ft. Wayne, Ind.	1061
3	Esther No. 4, Terre Haute, Ind.	728
4	Crescent City No. 122, Evansville, Ind.	617
5	Arrius No. 5, Indianapolis, Ind.	569
6	Ft. Sackville No. 3, Vincennes, Ind.	431
7	Marion No. 48, Marion, Ind.	384
8	Vanderburgh No. 127, Evansville, Ind	333
9	Washington, 169, Washington, Ind.	320
10	Princeton No. 48, Princeton, Ind.	278
11	Kendallville No. 20, Kendallville Ind.	258
12	Aldebaran No. 16, Peru, Ind.,	248
13	Huntington No. 68, Huntington, Ind.	245
14	Decatur No. 156, Decatur, Ind.	225
15	Wabash No. 23, Wabash, Ind.	215
16	Elkhart No. 72, Elkhart, Ind.	214
17	Beech Tree No. 211, South Bend, Ind.	204
18	Evening Star, No.281, Evansville, Ind.	200
19	Greencastle No. 102, Greencastle, Ind.	200
20	Orontes No. 77, Shelbyville, Ind	191
21	Castalia No. 13, Muncie, Ind.	191
22	Kokomo No. 83, Kokomo, Ind	182
23	Queen City, No. 153, Marion, Ind.	182
24	South Bend, No. 41, South Bend, Ind	174
25	Progressive No. 166, Hammond, Ind.	165
26	Oolitic, No. 54, Bedford, Ind.	164
27	Columbia City 92, Columbia City, Ind.	155
28	Chariot No. 88, Lafayette, Ind	153
29	Logansport No. 283, Logansport, Ind.	153
30	Richmond, No. 42, Richmond Ind.	145
31	Jewel-Rigel, No. 334, Michigan City	138
32	Boonville No. 59, Boonville, Ind.	134
33	Posey No. 105, Mt. Vernon, Ind.	132
34	Antioch No. 12, Garrett, Ind.	129
35	Isis No. 82, Anderson, Ind.	127
36	Maple City No. 125, LaPorte, Ind.	125
37	Hartford City, 36, Hartford City, Ind	123
38	Germania No. 165 Evansville, Ind.	119
39	Bismarck No. 134, Terre Haute, Ind.	112
40	Corydon, No. 184, Corydon, Ind	106
41	Tennyson No. 203, Tennyson, Ind.	100

Kentucky

1	Kentucky No. 11, Louisville, Ky.	1173
2	Henderson No. 3, Henderson, Ky.	327
3	Jehovah No. 4, Louisville, Ky.	310
4	Ludlow No. 9, Ludlow, Ky.	215
5	Ashland No. 42, Ashland, Ky.,	158
6	Covington No. 2, Covington, Ky	147
7	Daniel Boone No. 96, Paducah, Ky.	117

Ohio

1	Portsmouth No. 109, Portsmouth, O.	1015
2	Forest City No. 15, Cleveland, O.	565
3	Ilderim, No. 1, Dayton, O.	494
4	Lew Wallace No. 189, Dayton, O.	476
5	Esther No. 4, Hamilton, O.	391
6	Washington No. 43, Toledo, O.	352
7	Canton No. 57, Canton, O.	313
8	Springfield No. 31, Springfield, O.	287
9	Lincoln No. 23, Lima, O.	285
10	Crockery City No. 111, E. Liv'r'l, O.	247
11	Toledo No. 34, Toledo, O.	221
12	Mars No. 151, Cincinnati, O.	173
13	Butler No. 99, Hamilton, O.	172
14	Ben-Hur No. 7, Findlay, O.	168
15	Columbus No. 213, Columbus, O.	140
16	Athenian No. 80, Warren, O.	139
17	Aldebaran No. 14, Youngstown, O.	135
18	Balthasar No. 3, Cincinnati, O	127
19	Akron No. 243, Akron, O,	123
20	State No. 233, Columbus, O.	108
21	Lincoln Heights No. 112, Cleveland, O.	100

Illinois

1	Triumph No. 17, Decatur, Ill.	730
2	Centralia No. 153, Centralia, Ill.,	536
3	Ithamar No. 1, Danville, Ill.	517
4	Caledonia No. 59, Urbana, Ill.	419
5	E. St. Louis No. 136, E. St. Louis, Ill.	414
6	Balthasar No. 2, Champaign, Ill.,	332
7	Miriam No. 11, Kensington, Ill.	277
8	Friendship No. 61, Chicago, Ill.	252
9	Lawrenceville, 86, Lawrenceville, Ill.	246
10	Vojta Naprstek No. 176, Chicago, Ill.	237
11	Galesburg No. 50, Galesburg, Ill	218
12	Danville No. 474, Danville, Ill.	214
13	Castalia, No. 154, Joliet, Ill.	199
14	Valhalla No. 63, Chicago, Ill	195
15	Waukegan No. 76, Waukegan, Ill.	195
16	Granite No. 144, Granite City, Ill.	191
17	Metropolis No. 181, Metropolis, Ill.	188
18	Mt. Vernon No. 115, Mt. Vernon, Ill	179
19	Harrisburg No. 116, Harrisburg, Ill.	178
20	Mira No. 97, Mt. Carmel, Ill	174
21	Fox River No. 508, Aurora, Ill.	169
22	K. J. Poniatowski No. 240, Chicago, Ill.	161
23	Damascus No. 41, Springfield, Ill.	160
24	J. C. Hale No 149, Mattoon, Ill.	155
25	Vodnany No. 333, Chicago, Ill.	154
26	Melchior No. 27, Charleston, Ill	153
27	Murphysboro No.222, Murphysboro, Ill.	150
28	Auburn No. 49; Auburn Park, Ill.	147
29	Kankakee No. 91, Kankakee, Ill.	146
30	Vlastimel, No. 186 Chicago Ill.,	144
31	Olney No. 12, Olney, Ill.	141
32	Guiding Star No. 271, Springfield, Ill.	138
33	Litchfield No. 169, Litchfield, Ill.	133
34	Effingham No. 36, Effingham, Ill.	126
35	Mt. Carmel No. 453, Mt. Carmel, Ill.	124
36	Grayville No. 28, Grayville, Ill.	123
37	Cairo No. 171, Cairo, Ill.	121
38	Linne No. 262, Rockford, Ill	119
39	Kewanee No. 258, Kewanee, Ill.	110
40	Robinson No. 48, Robinson, Ill.	106
41	Columbia No. 74, Chicago, Ill.	100
42	Superior No. 372, South Chicago, Ill.	100
43	Madison No. 200, Madison, Ill.	100

Iowa

1	Aldebaran No. 12, Cedar Rapids, Ia.	728
2	Melchior No. 3, Waterloo, Ia.	604
3	Tirzah No. 3, Mason City, Iowa	279
4	Cedar Rapids, No. 65, Cedar Rapids, Ia.	215
5	Roman No. 98, Sioux City, Ia.	195
6	Jewel No. 2, Council Bluffs, Ia.	131

Tennessee

1	Usona No. 36, Memphis, Tenn.	615
2	Nashville No. 100, Nashville, Tenn.	347
3	Ben-Hur No. 1, Knoxville, Tenn,	134

Missouri

1	Carnation No. 7, Kennett, Mo.	561
2	Century No. 26, St. Louis, Mo	336
3	Iris No. 141, Springfield, Mo.	208
4	Independence No. 159, Dexter, Mo	176
5	Morehouse No. 10, Morehouse, Mo.	154
6	Lone Rock No. 156, Chaffee, Mo.	125
7	Mizpah No. 90, Cardwell, Mo.	119
8	Sikeston No. 9, Sikeston, Mo.	114
9	Simonides No. 61, St. Louis, Mo.	103
10	Benton No. 143, St. Louis, Mo.	102

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	460
2	Lincoln No. 118, Lincoln, Neb.	308
3	Mecca No. 13, Omaha, Neb.	262
4	Fontenelle No. 158, Omaha, Neb.	179
5	York No. 61, York, Neb.	132

Mississippi

1	Meridian No. 2, Meridian, Miss,	368

Pennsylvania

1	Keystone No. 1, Bradford, Pa.	358
2	Pioneer No. 42, Scranton, Pa.	352
3	Lew Wallace No. 17, Meadville, Pa.	279
4	Harmony No. 43, Sharon, Pa.	247
5	New Kensington, 11, N. Kensington, Pa.	236
6	Benj. Franklin No. 97, Phila' Pa.	203
7	Trevyline No. 12, Jeannette, Pa	150
8	Rigel, No. 9, Newcastle, Pa.	136
9	Arrius No. 4, Braddock, Pa.	127
10	Saml Blumburg, Philadelphia, Pa.	105

Virginia

1	Roanoke No. 4, Roanoke, Va.	332

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	318
2	Huntington No. 15, Huntington, W.Va.	109

Washington

1	Tacoma No. 2, Tacoma, Wash.	303
2	Oriental No. 6, Seattle, Wash.	171

Michigan

1	Eros No. 27, Saginaw, Mich,	289
2	Fort No. 130, Detroit, Mich.	282
3	Union No.159, Detroit, Mich.,	163
4	Queen No. 43, Battle Creek, Mich	152
5	Ilderim No. 9, Jackson, Mich.	123
6	Kalamazoo, No. 4, Kalamazoo, Mich.	121
7	State No. 150, Detroit Mich.	110
8	Ben-Hur No. 1, Flint, Mich.	101
9	Mars No. 31, Bay City, Mich.	101

Texas

1	Tirzah No. 10, Dallas, Tex.	285
2	Ithamar No. 3, Cleburne, Tex.	270
3	Lone Star No. 1 Ft. Worth, Tex.	245
4	Simonides No. 11, Marshall, Tex.	224
5	Arrius No. 68, Wichita Falls, Tex	204
6	Greenville No. 39, Greenville, Tex	171
7	Ben-Hur No. 5, Houston, Tex.	124

Alabama

1	Birmingham, No. 1, Birmi'ham, Ala.	281
2	Sheffield No. 18, Sheffield, Ala.	103

Arkansas

1	Egyptian No. 4, Paragould, Ark	233
2	Esther No. 3, Jonesboro, Ark	203
3	Rose City No. 40, Little Rock, Ark.	171
4	Century No. 10, Wynne, Ark	126
5	Argenta No. 71, Argenta, Ark.	123

California

1	Los Angeles, No. 19, Los Angeles, Cal.	215
2	Simonides No. 4, Los Angeles, Cal.	104

Georgia

1	Progressive No. 24, Atlanta, Ga.	213
2	Whitfield No. 7, Savannah, Ga.	153

District of Columbia

1	Washington No. 1, Washington, D. C.,	175

Oregon

1	Ben-Hur No. 9, Portland, Ore	166

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	140
2	Maryland No. 1, Baltimore, Md.	106

Colorado

1	United Court No. 20, Denver, Col.	136
2	Pueblo No. 11, Pueblo, Colo.	120
3	Sterling No. 16, Sterling, Colo.	109

Kansas

1	Junction City No. 2, Junction City, Kans.	131

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	122

Oklahoma

1	Hugo No. 58, Hugo, Okla.	121
2	Ben-Hur No. 76, Muskogee, Okla.	100

Louisiana

1	Star of Bethlehem No. 6, New Orleans	108
2	Lafayette No. 1, Lafayette, La.	108

Winners of Efficiency Grades

(By A. A. McCain.)

	Grade
July-Dec. 1916 Term—Portsmouth No. 109, Portsmouth, Ohio	67
Jan.-June 1917 Term—Lew Wallace No. 189, Dayton, Ohio	77
July-Dec. 1917 Term—Iris No. 141, Springfield, Mo.	80
Jan.-June 1918 Term—Iris No. 141, Springfield, Mo.	81
July-Dec. 1918 Term—	?

We take pleasure in congratulating the members and officers of Iris Court No. 141 on taking first honors in the efficiency race for the second time. And we also congratulate them on being able to increase the grade in spite of the duties and distractions of the war which have affected the activities of fraternal societies as well as great businesses, and not only fraternal societies but all kinds of social and religious organizations. As the war duties gradually decrease we expect to see a wonderful revival of fraternal activity in the Courts generally which will be reflected in the Term Reports for 1919.

Efficiency Certificates for the January-June Term, 1918

The Courts named below have been awarded efficiency certificates for the January-June Term, 1918, for securing the highest grades on their Term Reports in their respective states:

Missouri—Iris No. 141 Sprinfield	81
Ohio—Lew Wallace No. 189, Dayton	73
Illinois—Friendship No. 61, Chicago	72
N. York—Star of Bethlehem No. 37, Buffalo	71
Pa.—Greater Pittsburgh No. 50, Pittsburgh	70
Texas—Ithamar No. 3, Cleburne	69
Indiana—Vanderburgh No. 127, Evansville	68
Kansas—Gaspar No. 1, Kansas City	68
Calif.—Los Angeles No. 19, Los Anegeles.	64
Washington—Tacoma No. 2, Tacoma	63
Arkansas—Egyptian No. 4, Paragould	59
Kentucky—Kentucky No. 11, Louisville	58
Nebraska—Fontenelle No. 158, Omaha	57
Michigan—Eros No. 27, Saginaw	55
Mississippi—Meridian No. 2, Meridian	52
Iowa—I Will No. 101, Waterloo	47
Maryland—Baltimore No. 2, Baltimore	42
Georgia—Progressive No. 24, Atlanta	38
Wisconsin—Stoughton No. 51, Stoughton	35
Dist. of Col.—Washington No. 1 Wash.	32
Oklahoma—Idabel No. 94, Idabel	28
West Virginia—Onward No. 50, Bluefield.	26

The Twenty-Five Leaders

The twenty-five Courts leading in efficiency grades are given below in order of merit without regard to state order of merit without regard to state.

1 Iris No. 141, Springfield, Mo.
2 Lew Wallace No. 189, Dayton, Ohio.
3 Friendship No. 61, Chicago, Ill.
4 Portsmouth No. 109, Portsmouth, Ohio.
5 Star of Bethlehem No. 37, Buffalo, N. Y.
6 Greater Pittsburgh No. 50, Pittsburgh, Pa.
7 Ithama No. 3, Cleburne, Texas.
8 Vanderburgh No. 127, Evansville, Ind.
9 Gaspar No. 1, Kansas City, Kan.
10 Empire City No. 84 New York, N. Y.
11 Carnation No. 7, Kennett, Mo.
12 Los Angeles No. 10, Los Angeles, Calif.
13 Springfield No. 31, Springfield, Ohio.
14 Tacoma No. 2, Tacoma, Wash.
15 Columbus No. 213, Columbus, Ohio.
16 Lincoln No. 23, Lima, Ohio.
17 Egyptian No. 4, Paragould, Ark.
18 Elkhart No. 72, Elkhart, Ind.
19 Kentucky No. 11, Louisville, Ky.
20 Progressive No. 166, Hammond Ind.
21 Forest City No. 15, Cleveland, Ohio.
22 Fontenelle No. 158, Omaha, Neb.
23 Palestine No. 2, Olean, N. Y.
24 Pioneer No. 42, Scranton, Pa.
25 Decatur No. 156, Decatur, Ind.

The State Leaders

Below are given the names of the Courts whose efficiency grades placed them in Divisions I, II or III, arranged by states in order of merit.

ILLINOIS

1 Friendship No. 61, Chicago.
2 Miriam No. 11, Chicago.
3 Valhalla No. 63, Chicago.
4 Danville No. 474, Danville.
5 Boulevard No. 353, Chicago.
6 Columbia No. 74, Chicago.
7 Granite City No. 144, Granite City.
8 Galesburg No. 50, Galesburg.
9 Kankakee No. 91, Kankakee.
10 Linne No. 262, Rockford.
11 Triumph No. 17, Decatur.
12 Vejta Naprstek No. 176, Chicago.
13 Fernwood No. 40, Chicago.
14 Quincy No. 20, Quincy.
15 Star No. 10, Chicago Heights.
16 Albion No. 106, Albion.
17 Auburn No. 149, Chicago.
18 I Will No. 73, Chicago.
19 Kutna Hora No. 345, Chicago.

INDIANA

1 Vanderburgh No. 127, Evansville.
2 Elkhart No. 72, Elkhart.
3 Progressive No. 166, Hammond.
4 Decatur No. 156, Decatur.
5 Kendallville No. 20, Kendallville.
6 Marion No. 48, Marion.
7 Esther No. 4, Terre Haute.
8 Washington No. 169, Washington.
9 Castalia No. 13, Muncie.
10 Greencastle No. 102, Greencastle.
11 Howell No. 270, Evansville.
12 Bismark No. 134, Terre Haute.
13 Richmond No. 42, Richmond.
14 Maucksport No. 256, Maucksport.

OHIO

1 Lew Wallace No. 189, Dayton.
2 Portsmouth No. 109, Portsmouth.
3 Springfield No. 31, Springfield.
4 Columbus No. 213, Columbus.
5 Lincoln No. 23, Lima.
6 Forest City No. 15, Cleveland.
7 Esther No. 4, Hamilton.
8 Balthasar No. 3, Cincinnati.
9 Butler No. 99, Hamilton.
10 Ben-Hur No. 7, Findlay.
11 Liberty No. 70, Cincinnati.
12 Ideal No. 44, Bowling Green.

MISSOURI

1 Iris No. 141, Springfield.
2 Carnation No. 7, Kennett.
3 Century No. 26, St. Louis.
4 Benton No. 143, St. Louis.
5 Simonides No. 61, St. Louis.

PENNSYLVANIA

1 Greater Pittsburgh No. 50, Pittsburgh.
2 Pioneer No. 42, Scranton.
3 New Kensington No. 11, New Kenington.
4 Harmony No. 43, Sharon.
5 Greenville No. 86, Greenville.

CALIFORNIA

1 Los Angeles No. 11, Los Angeles.
2 Mizpah No. 1, San Francisco.
3 Live Oak No. 32, Oakland.
4 Simonides No. 4, Los Angeles.

NEW YORK

1 Star of Bethlehem No. 37, Buffalo.
2 Empire City No. 84, New York.
3 Palestine No. 2, Olean.

MICHIGAN

1 Eros No. 27, Saginaw.
2 Union No. 159, Detroit.

WASHINGTON

1 Tacoma No. 2, Tacoma.
2 Oriental No. 6, Seattle.

KENTUCKY

1 Kentucky No. 11, Louisville.
2 Daniel Boone No. 96, Paducah.

NEBRASKA

1 Fontenelle No. 158, Omaha.
2 Mecca No. 13, Omaha.

TEXAS

1 Ithamar No. 3, Cleburne.

KANSAS

1 Gaspar No. 1, Kansas City.

ARKANSAS

1 Egyptian No. 4, Paragould.

IOWA

1 I Will No. 101, Waterloo.

MARYLAND

1 Canton No. 12, Canton.
2 Baltimore No. 2, Baltimore.

MISSISSIPPI

1 Meridian No. 2, Meridian.

GEORGIA

1 Progressive No. 24, Atlanta.

WISCONSIN

1 Stoughton No. 51, Stoughton.

DISTRICT OF COLUMBIA

1 Washington No. 1, Washington.

OKLAHOMA

1 Idabel No. 94, Idabel.

WEST VIRGINIA

1 Onward No. 50, Bluefield.

TRIBE OF BEN-HUR

Reminder of Monthly Payments

To Beneficial Members, Tribe Ben-Hur:

The Regular Monthly Payment on your Beneficial Certificate for the month of December, 1918, is now due and must be paid to the Scribe of your Court on or before, the 25th day of this month without notice. There will also be due 75 cents per capita tax from each Social Member, and each Beneficial Member holding a paid-up Expectancy Certificate which must be paid on, or before the 25th day of this month.

In accordance with a resolution unanimously adopted by the Supreme Tribe a Special War Risk Fund has been established. This Fund is procured by a special levy of fifteen cents per month on each and every Beneficial Member, thereby making it a Patriotic Contribution, but which is obligatory upon each and every Beneficial Member. The Fifth levy of fifteen cents is due December 1, 1918, and must be paid to the Scribe of the Court on or before the 25th day of the month, together with your Regular Monthly Payment.

Each Beneficial Member will be required to pay the fifteen cents as the Sixth Payment to the Special War Risk Fund for the month of January, 1919, on or before the 25th day of that month together with the Regular Monthly Payment as provided by the Laws of the Order.

In event of your failure to pay the Monthly Payments and Assessments you will stand suspended without notice, as provided by our laws. Fraternally in T. B. H.,

Jno. C. Snyder, Sup. Scribe.
Crawfordsville, Ind., Dec. 1, 1918.

NEWS FROM THE COURTS

Continued From Page Three.

to any members of the Tribe of Ben-Hur who have experienced any sadness and bereavement We regret that we cannot write them personally. Pioneer Court would be pleased to hear from any of the other Courts concerning their welfare work and would consider it a courtesy to comply with our request.

Arrangements are now under way by the members of our Court to hold a Victory Dance and Social which will take place, no doubt, by the time this article goes to press. We are pleased to state that our membership turned out wonderfully in the Victory parade demonstration that took place in Scranton on November 11, in the evening.

As will be noticed through the columns of this issue, Pioneer Court is holding its own in the way of maintaining its standing and that we are quite prominent on the Honor Roll under the heading of "Pennsylvania."

May we have the pleasure of extending to all members and Grand Officers of the Tribe of Ben-Hur, our heartiest wishes and felicitations for a Very Merry Christmas and a Most Happy and Prosperous New Year.

KEEPER OF TRIBUTE.

Nebraska

LINCOLN, NEB.—Lieutenant Ross Lee Williams, resident of Lincoln, and a member of Capitol City Court No. 23, was killed in France October 11. This was the message received Friday evening, November 8, by his wife, who, with her eight-year-old son, is making her home with Mr. Williams' aunt, Mrs. A. G. Wolfenbarger, of University Place.

At the time of the entrance of the United States into the war Lieutenant Williams, then a national guardsman, was employed by the Burlington Railway Co., in this city. He made application for the first officers' training camp at Fort Snelling and gained entrance. Graduating from the officers' school with a second lieutenant's commission, he was stationed at Camp Logan, Houston, Tex., until last May, when he received his overseas orders.

At the time of his death he held a first lieutenant's commission. His uncle, T. F. A. Williams, stated Friday night that it was his opinion that the young man met his death somewhere on the Verdun sector, as letters from him implied that he was stationed in that region, a member of the One Hundred and Second Infantry.

Lieutenant Williams was thirty-one years old and was born in Emerson, Neb. He attended the University of Nebraska for two years. His parents, Mr. and Mrs. G. F. Williams live at Midwest, Wyo. His will be the first "Gold Star" on the Service Flag of Capitol City Court.

REPORTER.

Indiana

HAMMOND, IND.—Progressive Court No. 166 held its regular meeting Wednesday evening, November 6. It was the first meeting held since October 2, owing to the epidemic of influenza. We were especially fortunate to have with us our Supreme Chief, Dr. R. H. Gerard, our State Manager, Brother P. O. Bowers, and Brother Harry Jeffs of Chicago. When the business for the evening had been transacted, which included the obligating of six new members, we were favored by a talk by Brother Gerard. Brothers. Bowers and Jeffs also spoke, after which a collection was taken for the United War Drive and which netted the sum of $13.62.

SCRIBE.

KENDALLVILLE, IND.—The following letter was written by Corp. G. C. Wisler, a member of Kendallville Court No. 20, and was addressed to P. L. G. Axel, the Scribe. At the meeting of this Court July 18, they were dedicating their service flag when the news came of the splendid Allied victory. This brother's name was read at that meeting and at the time this dedication service was being conducted he was actively engaged in the fight described in his letter.

Brother Phil:

Received your most welcome letter of August 8, the first I've had for many months. In fact, I have been getting very few letters the past six months. I don't know the reason, but I guess they are having a time with our mail as there are so many new arrivals in France that it is hard to get the mail sorted and routed correctly.

The railroads are not as fast as they are in the States, and they are jammed with war stuff. I am well and everybody is in good spirits. I have been very busy since you last heard from me. I have seen much of the horrors of war as it is today. We have had practically no rest since you last heard from me. I guess you read all about what we did on the Marne on July 18 and later. Those were grand days—it shows, what the Yankees can do.

You see by the heading where we are now located. (This was deleted by the censor.) I wonder did you think I was in the big battle when you were reading about the second battle of the Marne on July 15, to 18. The old-timers say this was the worst barrage in the history of the war, worse than at Verdun in '15.

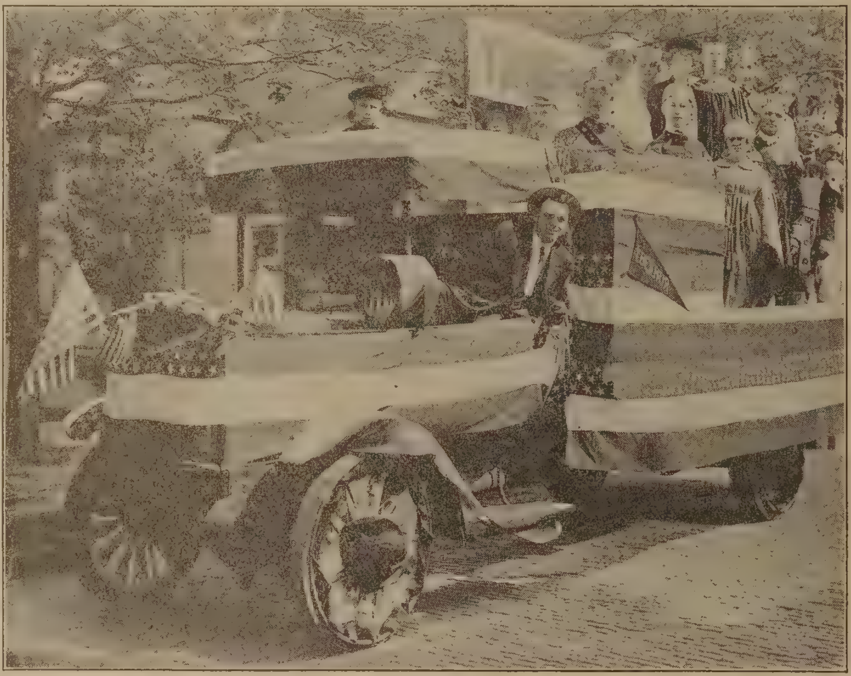
Before the 15th, there was hardly a shell hole along the river. There are hills on both banks of the Marne, and they are covered with dense woods. On the morning of the 15th they let hell loose and high explosives, gas shells, etc., rained on us for hours.

Hardly a tree was left standing for miles back of the river. We wondered how anything could exist through a storm like that. When thousands of shells of large caliber, go through the air they make a furious sound like a great storm whistling through the rigging of an old sailing ship—that sound rings in your ears longer than the actual bursting of the shells. I can hear it yet.

Well, Fritzie came across, but he did not stay long. Our own artillery was very busy and our infantry behaved like veterans. Too much cannot be said of the bravery of these troops. Mighty few had been under fire before; most of them had been in France but a few weeks, but they held their ground through a hail of shrapnel and on the 18th they attacked and you read all about how we drove Fritz across the Vesle.

The rivers had to be bridged in advance of the infantry, foot bridges first, then light bridges for the supply train and light arillery. It was some job as the river is in a deep valley and all the gas and smoke hung there continually.

We did it, though, and the infantry crossed and gave the Hun the first big surprise of the war. I guess that defeat kind of took the heart out of him.



Float, Akron Court No. 243, Akron, Ohio

The above half-tone of the float used by Akron Court No. 243, of Akron, Ohio, in the recent Fourth Liberty Loan parade attracted much attention and received most favorable comment. The members of the Court are interested and active Ben-Hur workers and deserve much credit for the splendid work being done under the direction of Brother W. S. Gayle, Deputy in charge.

Our boys are there, take it from me. I have a few souvenirs but dare not send them home. I walked over a big battle field a few days after a big battle had been fought and won. I'll never forget that sight—the Germans sure lost a lot of men.

The engineers' duty is to build bridges when needed, oversee the digging of front and second line trenches and put up the wire (barbed wires) entanglements. This is nearly all done at night It is weird and uncanny, but interesting. Fireworks every night—for when an ammunition dump is hit there is some illumination.

Star shells and veri-lights are continually lighting up No Man's Land One has to duck them and lie still till they go out.

Well, best to you, your wife and all the Ben-Hurs and the rest.

Your brother,

CORP. GEORGE C. WISLER.

Co. A, 6th U. S. Eng.,
American Forces, France.

No Better Christmas Gift than a Certificate in the Tribe of Ben-Hur.

Washington

TACOMA, WASH.—A telegram was received by Mr. and Mrs. E. L. Hiberly, 3903 North Grove Street, from Newport News, Va., announcing the return to this country from France of their son, Claude M. Hiberly, who was wounded in the trenches. The telegram stated young Hiberly would be taken to Des Moines, Iowa. He is expected to be able to return to Tacoma by Thanksgiving Day. He was wounded in the trenches by the explosion of an enemy shell, receiving a compound fracture of the left leg.

When the war broke out young Hiberly was employed in the office of the Industrial Insurance Commission at Olympia. He went to camp with the second Washington regiment, with which he served as clerk at regimental headquarters. After the regiment became a part of the American expeditionary forces in France, he was permitted to go to the front, where he served in the trenches about five weeks. He was seriously wounded July 18, and has been laid up in the hospital ever since, almost complete recovery resulting.

In his letters written from the hospital in France to his parents, he mentioned the splendid treatment received there. He is not yet able to walk but hopes to be out in a few weeks and home again soon. Young Hiberly is now twenty-six years of age and has been a Beneficial member of the Tribe of Ben-Hur since he was eighteen.

Ward C. Hiberly, the other son,is also a member of the Order, aged twenty-three. He will finish his course at the Officers' Training Camp, at Fort Pike, Ark., with every indication of securing a Lieutenant's commission.

Ward was chief clerk on the Draft Board here before being sent to the O. T. C. and since that time Mrs. Hiberly has assumed his duties on the board, the writer having been a member of Board No. 1 in this city since the beginning of July, 1917.

Since that time, I have had little time to devote to the work of our Order, but as Scribe of Tacoma Court No. 2 I have looked after retaining the membership and have added a number of new members, and now that the war is practically over and we will then be relieved of the strenuous duties of the Board, Mrs. Hiberly and I will again get active in the work of increasing the membership of the Best Fraternal Insurance Order on Earth.

STATE MANAGER.

Florida

PALM BEACH, FLA.—For the information of the Brothers and Sisters of the Tribe of Ben-Hur I would like a little space in THE CHARIOT. As I have received many inquiries about Florida and its fine climate, will say to all inquiring Ben-Hur members, I am willing to give them full particulars if they will send a three-cent stamp with their inquiry. I am no land agent, but will say to the northern people I have been here about seven years. Have spent about $400.00 in railroad fares and hotel bills, traveling over the State of Florida and know whereof I speak.

This is the finest climate in the world; has some of the richest land in the world and naturally some of the poorest. Let me caution you not to buy until you have carefully investigated, for you might get stung as there are plenty of land sharks here. We have about 365 growing days in the year; can raise from three to four crops per year. The hottest day I have known since I landed here seven years ago was 96, and there is always a cool breeze. This is a great tourist city, situated about one-half mile off the Atlantic and only one and one-half miles off the Gulf Stream. It is never too hot in summer nor too cold in winter.

I have five in my family and have paid out only $3.00 in doctor bills since we came here. Also we have no coal bills. Where in the world can you beat that? When we lived at Princeton, Indiana, we had heavy doctor bills and coal bills nine months in the year. Here we sleep with the windows and doors open all the time and inhale the sea breeze. Of course we did not escape the epidemic of influenza, but we have a population of over 7,000 people and had in the neighborhood of 500 cases of influenza, but only three deaths from pneumonia.

We have the largest and best hotel in the world, and by the recent Government drainage of the Everglades, almost 4,000,000 acres of land will be reclaimed and which will be the greatest sugar-producing plantations in the world. There are great opportunities for the northern people to locate in our great State with ideal climate the year around. For further particulars address, H. E. Brown, 116 Poinsetta Street, West Palm Beach, Florida.

Ohio

SPRINGFIELD, OHIO.—The members of Springfield Court No. 31, at its regular meeting, Monday evening, November 11, launched an active membership campaign for one hundred new members. This class will be limited to one hundred and organized as an immortal memorial to the victorious forces of the Allies and the United States of America. It will be dedicated to the thirteen brothers and fellow-countrymen now in service. The class will be known as the "Victory" class and the names of the newly made members will be printed on a special designed chart that will be framed and displayed along with the Service Flag and Honor Roll of the local Court.

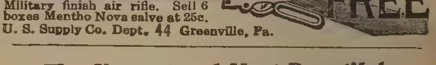
To add to the interest of the campaign two Captains have been appointed. Arthur Shuman will take charge of the men candidates, and Minnie Temple the lady candidates. The ladies are sure they can beat the men in the number of new members secured. The winning Captain will receive a beautiful gift of esteem from the Supreme Chief of the Order, Dr. R. H. Gerard, Crawfordsville, Indiana. The presentation will be made by J. J. Scott, special representative of the Society. Mr. Scott will have charge of the local campaign and predicts it will be a great success.

The local lodge at present is paying the dues and insurance premiums of all members in service and this opportunity for added honor to the victorious brothers is welcomed by the entire membership. The local Court at present has a membership of 400.

REPORTER.

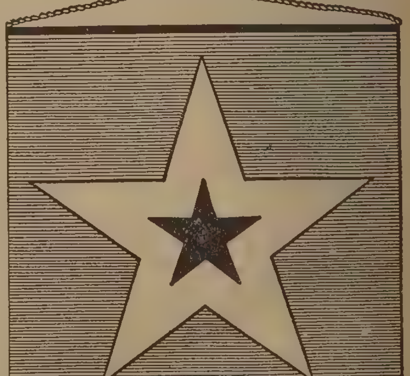
Members wishing more Protection should apply for $5,000 on the new Monthly Income-Disability Certificate.

Now is the time to take membership. Tomorrow may be too late. Upon today's decision may depend whether you will be one to be accepted or rejected.



Military finish air rifle. Sell 6 boxes Mentho Nova salve at 25c.
U. S. Supply Co. Dept. 44 Greenville, Pa.

The Newest and Most Beautiful
SERVICE FLAG



A Badge of Honor should be displayed in the window of every home that has sent a boy into the Army. It is your duty and privilege to hang one of these insignias of honor in your window so all may know that a soldier has gone or is on his way to fight for liberty.

This service flag is 9x11¼ inches made of dark red felt with metal top and silk cord. In the center of the red field is a large white star; on it is a smaller one of blue; below are two shells their points meeting on a shield of stars and strips with fitting words "Over There" painted in dark blue. Tell the world he has gone across or about to go by displaying this service flag.

Sent Free and postpaid with a two-year subscription to People's Popular Monthy, the leading magazine of the middle west. Send 50c today and get this splendid home and story magazine for two years, and this beautiful service flag will be sent you prepaid by return mail. Address Service Dept. 82,
PEOPLE'S POPULAR MONTHLY - Des Moines, Iowa

The GREATEST MOTHER *in the* WORLD

holds a sacred place of honor within our homes and in our hearts

THE message that the American people stand as one behind our brave boys and gallant Allies, is the most cheerful "Merry Christmas" we can send them.

Let us make this a Red Cross Christmas—let us see to it that every member of every family joins the Red Cross. She is warming thousands, feeding thousands, healing thousands from her store—the Greatest Mother in the World.

All you need is a Heart and a Dollar

RED CROSS CHRISTMAS ROLL CALL

December 16—23

Contributed Through Division of Advertising — ADVERTISING TO VICTORY — United States Gov't Comm. on Public Information

THIS SPACE CONTRIBUTED BY

The Supreme Tribe of Ben-Hur, Crawfordsville, Ind.

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Table 4, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

AGE	Table 2	Table 3	Table 4
18	$1 00	$1 05	$ 91
19	1 02	1 07	92
20	1 04	1 09	94
21	1 07	1 12	96
22	1 09	1 15	98
23	1 12	1 18	1 00
24	1 15	1 22	1 02
25	1 19	1 26	1 04
26	1 22	1 30	1 07
27	1 26	1 34	1 09
28	1 30	1 38	1 12
29	1 34	1 43	1 15
30	1 39	1 48	1 18
31	1 44	1 53	1 21
32	1 49	1 58	1 24
33	1 54	1 64	1 28
34	1 59	1 70	1 32
35	1 64	1 77	1 36
36	1 71	1 84	1 40
37	1 78	1 92	1 44
38	1 84	1 99	1 48
39	1 91	2 07	1 53
40	1 99	2 16	1 58
41	2 07	2 25	1 64
42	2 15	2 35	1 69
43	2 25	2 46	1 75
44	2 35	2 57	1 81
45	2 45	2 70	1 88
46	2 56	2 83	1 94
47	2 68	2 96	2 02
48	2 80	3 10	2 09
49	2 93	3 26	2 17
50	3 06	3 42	2 26
51	3 21	3 60	2 35
52	3 37	3 79	2 44
53	3 54	4 00	2 54
54	3 72	4 22	2 65
55	3 91	4 46	2 76

Certificates will be issued for $500 or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life under tables 2, 3, and 4.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class B may transfer at attained age without re-examination from Term Table 4 to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made on or before reaching the age of fifty-five.

Table 1

Income and Disability Certificates will be issued for $1,000 or any multiple of $500 in excess thereof, up to and including $5,000, at the following rates per $1,000:

Age.	Monthly	Semi-Annual.	Annual
16	$1.00	$ 5.70	$11.12
17	1.02	5.84	11.39
18	1.05	5.99	11.69
19	1.08	6.15	12.00
20	1.11	6.32	12.34
21	1.14	6.50	12.69
22	1.18	6.69	13.06
23	1.21	6.89	13.45
24	1.25	7.11	13.87
25	1.29	7.33	14.31
26	1.33	7.57	14.77
27	1.38	7.82	15.26
28	1.42	8.09	15.79
29	1.47	8.37	16.34
30	1.53	8.68	16.93
31	1.58	8.99	17.55
32	1.64	9.34	18.22
33	1.71	9.70	18.93
34	1.78	10.09	19.68
35	1.85	10.50	20.48
36	1.93	10.93	21.33
37	2.01	11.40	22.24
38	2.10	11.90	23.22
39	2.19	12.43	24.26
40	2.29	13.00	25.37
41	2.40	13.61	26.56
42	2.52	14.27	27.85
43	2.64	14.98	29.22
44	2.78	15.74	30.71
45	2.92	16.56	32.31
46	3.08	17.45	34.05
47	3.26	18.42	35.94
48	3.44	19.48	38.00
49	3.65	20.63	40.25
50	3.88	21.90	42.73
51	4.13	23.29	45.45
52	4.40	24.85	48.48
53	4.71	26.57	51.84
54	5.06	28.50	55.61
55	5.45	30.68	59.87

Ben-Hur members holding Term, Whole Life, or Death and Disability Certificates may apply for as much as $5,000 additional protection under this form of certificate.

Read your Chariot every month.

A BROTHER senator was twitting Senator Jones, of New Mexico, on the illiteracy of his constituents.

"It's all a matter of the point of view," retorted Senator Jones. "I am reminded of the self-sufficient young matron in the Pullman. 'Mary,' she said to her eight-year-old daughter, 'the people are looking at you? Stop stretching your gum into a string. Chew it like a lady.' "

No Better Christmas Gift than a Certificate in the Tribe of Ben-Hur.

Price List

Badges, members, per dozen	$3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	.10
Ballot Boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.50
Scribe's Cash Book, No. 250	1.00
Scribe's Cash Book, No. 500	1.50
Scribe's Cash Book, Leather Bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen.	1.00
Scribe's receipts, with name and number of Court, per thousand	2.50
Seals, each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6¾, for Scribe.	2.00
1,000 envelopes, 6¾, for Scribe.	3.50
Seven Pointed Star Pin, Solid Gold, No. 200	1.50
Star with cross and chain, solid gold, No. 198	2.00
Electro button or pin, No. 186	.35
Rolled gold button or pin, No. 187	.50
Solid gold button or pin, No. 188	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

FREE
GOLD
BIRTHSTONE RING
SIGNET RING
GUARANTEED 5 YEARS
All this jewelry is yours for selling only 6 Boxes Mentho Nova Salve at 25 cts. Wonderful for catarrh, cuts, burns, etc. Order today. When sold return $1.50 and all 5 Pieces are yours.
U. S. SUPPLY COMPANY, Dept. 945 Greenville, Pa.

OVER HERE
The work of The Salvation Army must continue to have your support
Will You Help our Christmas and Winter Relief Work?
This is our Annual Appeal
Send Donations to Commander Miss Booth
118 West Fourteenth Street, New York City
Western Dept., Commissioner Estill, 108 N. Dearborn St., Chicago

Bond Your Keeper of Tribute
WITH UNITED STATES FIDELITY & GUARANTY CO.
The Company that bonds the Supreme Officers
and Home Office Employees
PREMIUM RATES
$200 bond....................$1.00 $500 bond....................$1.50
$300 bond....................$1.20 $600 bond....................$1.75
Each additional $100, 25c per hundred
FOR APPLICATIONS OR INFORMATION—WRITE
Farmers & Merchants Trust Co., Gen'l Agts.
Will L. Stump, Sec'y Crawfordsville, Indiana

TAKE an active part in the meetings and you will get more out of them.

A GOOD many sins would stay buried better if we worried less about their tombstones.

EVERY quality that you recognize as good in Washington, in Lincoln, in Grant, or in any other man, dead or alive, is a quality that you possess. The only point that concerns you is this: Have you developed this quality?—*Silent Partner.*

FINANCIAL STATEMENT

Benefit and Special War Risk Assessment Funds, Tribe of Ben-Hur—Report of Supreme Scribe

For the Month Ending November 15, 1918

Benefit Fund

Balance on hand October 15, 1918		$1,784,843.16
October Receipts:		
Received from Monthly Payments	$ 105,868.28	
Received from Interest	3,388.66	
Received from Rent	1,673.17	
Total Receipts		$ 110,930.11
Sum		$1,895,773.27
October Disbursements:		
Death and Disability Claims	$ 79,513.74	
Maintenance of Building	457.81	
Taxes and Repairs on Real Estate	1,232.99	
Total Disbursements		$ 81,204.54
Balance November 15, 1918		$1,814,568.73

Balance on hand November 15, 1918....................$1,814,568.73

List of Death and Disability Claims Paid in October, 1918

Andrew F. Coup (Old Age Disability), Wooster, Ohio	$ 765.00
Mary A. McCullam, Ogden, Ill.	1,300.00
Jasper A. Downey, Logansport, Ind.	1,000.00
Mathias M. Howard, Evansville, Ind.	1,000.00
Marie Hess, Chicago, Ill.	600.00
Jas. A. McLin, Ft. Worth, Tex.	1,000.00
Nettie O. Turner, Lafayette, Ind.	550.00
Lora G. Houchin, Velpen, Ind.	1,000.00
Mary E. Kimberlin, Mitchell, Ind.	700.00
Gertie B. Stephens, Tennyson, Ind.	500.00
Nelson F. Shunk, Bucyrus, Ohio	1,400.00
Rose Wondrak, Chicago, Ill.	500.00
Emma Hovorka, Chicago, Ill.	1,500.00
Nettie L. Swann, Hillsboro, Ill.	2,400.00
Sarah K. Friedman, Springfield, Ill.	1,000.00
Jos. C. Triche, Killona, La.	1,000.00
Thos. Edgar, Amherst, Ohio	1,000.00
Nels C. Thomsen, Waukegan, Ill.	1,000.00
Daniel L. Carr, Salamanca, N. Y.	1,000.00
Jos. Engel, Toledo, Ohio	1,000.00
Wm. M. Betters, Chicago, Ill.	300.00
Emma Williston, Cleveland, Ohio	500.00
Jno. V. Ernest, Paterson, N. J.	1,000.00
Orien A. Miller, Carmi, Ill.	1,000.00
Elva R. Wescoatt, Meadville, Pa.	250.00
Alexander Letkowski, Buffalo, N. Y.	1,000.00
Welcome P. Brown, Fullerton, Neb.	1,000.00
Mary C. Sweeney, Auburn, N. Y.	1,000.00
Jas. E. T. Holiman, Little Rock, Ark.	500.00
Wm. Q. Haythorn (Disability), Terre Haute, Ind.	690.55
Wm. H. Shults, Jackson, Mich.	1,000.00
Frances DuVall, Richmond, Ind.	500.00
Benj. F. Spears, Dennison, Tex.	1,000.00
Warren F. Letsinger, Newton, Ill.	500.00
Julia A. McGound, Carthage, Mo.	800.00
Thos. McLaughlin, Portsmouth, Ohio	1,500.00
Mary F. Ekstrom, Jamestown, N. Y.	500.00
Martin A. Montgomery, Owensville, Ind.	950.00
Jas. R. Gregory, Staunton, Va.	1,500.00
Jas. E. Longsworth, Wapakoneta, Ohio	1,100.00
Martha G. McCoy (Old Age Disability), Detroit, Mich.	408.00
Jas. V. Simpson, Wabash, Ind.	1,000.00
Mary A. E. Royky, Sioux City, Iowa	1,100.00
Susan L. Brown, Waukegan, Ill.	1,000.00
Samuel B. Bond, Marion, Ill.	2,000.00
Cecil J. Popham, N. Amsterdam, Ind.	500.00
Chas. B. Orbison (Old Age Disability), Sidney, Ohio	663.00
Eliz. A. Wilson (Old Age Disability), Cedar Falls, Iowa	300.00
Wm. A. Barr, South Bend, Ind.	1,200.00
Howard Kingsland, Seattle, Wash.	1,000.00
Agnes Bednar, Chicago, Ill.	500.00
Andrew M. Plummer, Marshalltown, Iowa	700.00
Irene F. Hyder, Columbus, Ohio	1,000.00
Ethel M. Snook, Champaign, Ill.	1,000.00
Albert M. Courtney, Urbana, Ill.	1,200.00
Edna C. Petersen, Waterloo, Iowa	1,000.00
Carl A. Stuart, Indianapolis, Ind.	250.00
Willis A. Bronson, Pueblo, Colo.	2,000.00
Jno. J. Gould, Lawrenceville, Ill.	1,600.00
Gladys E. Turner, Chaffee, Mo.	1,000.00
Carl L. Souder, Columbia City, Ind.	1,000.00
Letitia Williams, Crawfordsville, Ind.	2,000.00
Alice M. Keppel, Willard, Ohio	476.61
Jazef Zielowka, Chicago, Ill.	150.00
Rudolph Rogge (Disability), Evansville, Ind.	163.58
Hester A. Ludlow (Old Age Disability), Benton Harbor, Mich.	100.00
Geo. W. Cralle, Vincennes, Ind.	700.00
Mary B. Heath, Waterloo, Iowa	1,000.00
Pauline Maas, Chicago, Ill.	900.00
Sarah A. McGowen, New Castle, Pa.	250.00
Sarah Moore, Los Angeles, Calif.	1,200.00
Louis W. Lake, Kankakee, Ill.	1,400.00
Helen L. Spence, Kennett, Mo.	1,000.00
Bernard J. Kendell, Tippecanoe City, Ohio	700.00
Frank D. Collins, No. Little Rock, Ark.	1,000.00
Jno. A. Green, Cleveland, Ohio	350.00
Justus L. Pope, Oskaloosa, Iowa	800.00
Bessie Dockey, Buffalo, N. Y.	500.00
Raymond H. Barnes, Fairbury, Neb.	1,000.00
Edw. Maloney, Buffalo, N. Y.	1,000.00
David J. Reid, McCook, Neb.	1,000.00
Davis F. Marlar, Dallas, Tex.	1,000.00
Mary S. Retter, Dayton, Ohio	850.00
Wm. A. Scroggs (Funeral Benefit), Pueblo, Colo.	200.00
Grover Pankey (Funeral Benefit), Paragould, Ark.	200.00
Jas. H. Cox, Joplin, Mo.	500.00
Mary A. Fenner (Old Age Disability), Flint, Mich.	510.00
Julia E. Crandall (Old Age Disability), Flint, Mich.	510.00
Jesse R. Crouch, Dexter, Mo.	1,089.50
Frederick A. Martin, Kankakee, Ill.	737.50
Louis G. Fuller, Junction City, Kan.	1,000.00
Total Claims Paid in October, 1918	$ 79,513.74

Total Paid to Beneficiaries Since Organization....................$17,387,689.53

Fraternally submitted in T. B. H.,

JNO. C. SNYDER,
Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, November 15, 1918, Showing Amounts in Benefit and War Risk Funds and How Invested

Deposited in Banks and Trust Companies	$ 166,004.95
Real Estate (Old Home Office)	186,597.68
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Invested in First Mortgage Loans	108,650.00
Invested in Government, Municipal and County Bonds	1,313,073.20
Cash in Office	50.00
Total Assets	$1,814,568.73

Fraternally submitted in T. B. H., S. E. VORIS, Supreme Keeper of Tribute.

UNIVERSITY OF ILLINOIS-URBANA
3 0112 059491503